

ELIE Project: Case Studies Report

Capturing the Lived Experience of
Immigrant Entrepreneurs

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ELIE

employability: learning through
international entrepreneurship

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DISCLAIMER

This publication is produced with funding from the European Commission's Education and Culture DG. This publication reflects the views only of the author, and the Commission cannot be held responsible for any use which may be made of the information contained therein.'

INTRODUCTION

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The ELIE project has at its heart employability through entrepreneurship and mobility. These are important policy areas for governments. The movement of people within the European Economic area is at the heart of the free trade ideals that were a significant element of the formation of the initial six founder countries into first the European Coal and Steel Community and then the European Economic Community. Migration is not limited to movement within the now 27 member states of the European Union; there is also migration from outside Europe from almost every country in the world. There are many reasons for migration, and many reasons why migrants might seek employment through entrepreneurship. The EU Education and Training Work Programme (2010) states that learning about entrepreneurship is one of the key competencies within lifelong learning and the focus of the ELIE project; capturing elements of successful immigrant entrepreneurship and using this to develop learning tools helps develop this important competency. ELIE will provide tools that will help those considering moving round Europe or beyond in search of work to also consider how they can use their existing knowledge, skills and understanding to support themselves through entrepreneurial activity.

WHO ARE THE ELIE ENTREPRENEURS?

Many people think they know exactly what an entrepreneur is. Definitions given at workshops held by the ELIE project, with participants from more than 30 countries, tended towards media-related interpretations of entrepreneurship. They commonly included ideas such as innovator, risk-taker, investor, hero, leader and visionary. This led participants to conclude that entrepreneurs were a different type of person, 'Not like us'. The extensive literature on entrepreneurship provides a wide range of academic definitions (Cole, 1969; Gartner, 1988, 2001; Carland et al, 1988; Hébert and Link, 1989, Howorth et al, 2005; Mckenzie et al, 2007) ; so wide that Wennekers and Thurik concluded entrepreneurs and entrepreneurship to be, 'an ill-defined, at best multidimensional, concept' (Wennekers and Thurik, 1999:29). They further noted that one reason for the problem of developing definitions of exactly what an entrepreneur is lies with the personal nature of entrepreneurship to each individual (Wennekers and Thurik, 1999:30). Brockhaus and Horwitz went even further, stating emphatically that, 'The literature appears to support the argument at there is no generic definition of the entrepreneur' (Brockhaus and Horwitz, 1986: 281); indeed, even the utility of developing definitions in an area of research that is 'characterised by dynamism, ambiguity, discontinuity, uniqueness and innovation' is questioned by Howorth et al (2005:25).

Within the ELIE project the definition of entrepreneur took account of the difficulties outlined above and allowed for the inclusion of any individual who was not paid a wage by an employer but supported themselves through their own labour and initiative to take part in the study as an entrepreneur. As we were also concerned with SMEs, and particularly interested in what might be considered as micro-businesses we did set an upper limit on the

number of employees entrepreneurs within the study should have. This was capped at 50 and in all but one case this stricture was applied. The exception to the rule is included within both the ELIE project and the case studies here because it mirrors exactly the stages that many of our entrepreneurs are at and illustrates neatly a pattern of progression through entrepreneurship that can be taken.

HOW IS AN ENTREPRENEUR CATEGORISED AS INTERNATIONAL?

A recent definition of international entrepreneurship is provided by Oviatt and Phillips McDougall (2005) as; 'the discovery, enactment, evaluation and exploitation of opportunities across national borders to create future goods and services' (Oviatt and Phillips McDougall, 2005:30). In the past research into international business has generally concentrated on large multi-national companies who may have multiple international facets. However, more recently international business research has begun to turn its attention to entrepreneurial firms working in an international context (Phillips MacDougall and Oviatt, 2000). One of the reasons for the increasing focus on the internationalization of small businesses is because studies have noted an increase in SMEs working in an international context (Simon, 1996). Following the work of Giamartino, McDougall and Bird (1993) the term international entrepreneur within the ELIE project has several facets, allowing it to reflect the varieties of entrepreneurial experience. We have worked mainly with people who are entrepreneurs in a country not of their birth. However, we have also included entrepreneurs whose work is international in its scope and a small sample of people whose initial business is based still in the country of their birth but this has expanded into a new country. So for the ELIE project international entrepreneurship relates to i) moving to a new country to live and becoming an entrepreneur in that country ii) remaining in your country of birth but expanding your business to include overseas bases iii) having an international reach for your business (whether you were born overseas or in the country where the business is based

TAXONOMIES OF ENTREPRENEURSHIP

There is a significant body of literature that has worked on identifying common features of entrepreneurship. These taxonomies for entrepreneurship are a feature of work by Scheinberg and MacMillan (1988) Dubini (1988) Blais and Toulouse (1990) Birley and Westhead (1994) Manimala (1996) amongst others. There are advantages in the use of categories where the ultimate aim of a project is to develop learning materials as they allow the project to identify and focus on key features that can be incorporated into the learning materials. However, there were some difficulties in applying existing taxonomies to the ELIE project. Taxonomies concerned with motivations for business start up tended to have a minimum of seven characteristics (see for example Scheinberg and MacMillan, 1988 and Birley and Westhead, 1994), many of which were not evidenced as discrete motivations in our qualitative findings. It was felt that the three categories suggested below covered the experience of the entrepreneurs within our study. In many respects though, several of the categories proposed by other academics (such as Scheinberg

and MacMillan's "*Need for Independence*," "*Need for Personal Development*," and "*Welfare Considerations*,") are subsumed within the work-life balance route that we have used as one of our categories.

There were similar problems with existing taxonomies of entrepreneurial type. One interesting example is the excellent work of Manimala (1996). He divided entrepreneurs into two groups; high and low innovation with a total of thirteen sub-types between groups; concluding that the over-arching similarity between all subtypes and groups was that all entrepreneurs were innovators; albeit with some innovating considerably more than others. The sub-types identified by Manimala are useful in thinking about all entrepreneurs and could have formed the basis for an analysis of the international entrepreneurs within the ELIE project but it was felt that the thrust of Manimala's taxonomy was too generic for some of the patterns of entrepreneurship that were found to be common across the four countries of ELIE and also that many of the ELIE entrepreneurs would fall into the 'non-pioneer niche-holder' category and that this would not do justice to their diversity and difference of experience. One key feature of the ELIE project concurs with the observation of Lafuente and Salas (1989) that; 'Personal characteristics of entrepreneurs, and especially their motivations and work experiences, are therefore relevant factors in the study of entrepreneurship' (Lafuente and Salas 1989: 18). The personal and life experiences of the ELIE entrepreneurs were a significant feature in how their entrepreneurship occurred and developed and these were not well served by the majority of categories developed in more general settings and for purely academic purposes.

BACKGROUND TO THE CASE STUDIES

The entrepreneurs within the ELIE project arrived in their destination countries between 1960 and 2010, with the reasons for migration including education, marriage, fleeing persecution, economic migration and joining family. The interviewing stage of the ELIE project uncovered clear trends in the entrepreneurial life-courses of participants that have enabled three routes into entrepreneurship and distinct categories of international entrepreneurship to be developed. Some of these categories are also clearly applicable across entrepreneurship more generally, and offer generalised lessons for those seeking to support or develop entrepreneurship themselves or as a tool for economic growth within a town, city or country. Other categories noted in this research seem to be particularly common amongst immigrant entrepreneurs. It is also the case that some individuals fit across routes and categories and these categories are by no means exhaustive.

The interviews collected across the all four participating countries drew a picture of quite satisfied entrepreneurs. The general prerequisites for successful business are naturally the same among immigrant and local entrepreneurs, but living between two cultures and the often accompanying difficulties in language and cultural skills set some extra challenges for the immigrant entrepreneurs.

The commonality of experience amongst the ELIE project entrepreneurs was very striking; although there were differences between countries in facilities to support entrepreneurship. The best experiences for advice, training and start-up grants for immigrant entrepreneurs were reported amongst the Finnish group, the UK-based entrepreneurs found that there were few bureaucratic barriers to prevent them establishing their business, although advice was not well signposted in all cases. The Greek entrepreneurs were able to access advice easily due to the compulsory nature of membership of the Chamber of Commerce and Industry while entrepreneurship in Poland seems to be developing its own internal support structures due to difficulties with bureaucracy for migrant and Polish entrepreneurs alike.

Amongst immigrant entrepreneurs in Finland there was a high level of satisfaction with the lack of corruption and easiness of business start up. It had also been easy to get financing from the banks and public bodies for the start up. Finnish taxation was regarded as quite high but mostly the interviewees saw it more as a positive than negative thing; they valued the services and infrastructure provided by the state. However, from a business point of view the taxation was regarded as hindering the growth of the companies. Another obstacle for growth noted by our interviewees was the high labour costs jointly with strict labour legislation.

However, the legislation and regulations, as well as the small size of the markets, are common characteristics of the business environment for all businesses in Finland. Specific challenges for immigrant business owners are language skills and cultural knowledge as well as overcoming of the distrust of local inhabitants.

UK-based entrepreneurs were most satisfied with the lack of regulation for small business start-ups. This allowed a degree of flexibility with part-time entrepreneurship coupled with part-time conventional employment a popular option as was consultancy. Other factors that were highly regarded were the UK tax system that only required a simple phone call to establish registration as a business. However, there was less satisfaction with access to start-up finance, with loans from fellow country-men or family the more common source of capital for entrepreneurs than finance from a bank, and none of our UK interviewees had access to start-up grants.

The following case studies have been selected to highlight common denominators of the interviews across the ELIE project. They do not correspond to the distribution of nationalities or industries

interviewed, e.g. ethnic restaurants, which was the largest group interviewed in Finland, are not among the Finnish case studies, although their frequency in the Polish interviews is represented in the selection made for this report, due to the diversity of motivations amongst this group of entrepreneurs in Poland. The wide range of business types in the UK total sample illustrated the potential for entrepreneurship amongst immigrants, with environmental manufacture and high tech software companies interviewed alongside traditional henna art and ethnic restaurants. The issues raised in all of these interviews, however, are present also in the following stories.

ROUTES INTO ENTREPRENEURSHIP (MOTIVATION)

THE RELUCTANT (NECESSITY DRIVEN) ROUTE

Entrepreneurship was not the first choice of these business people, circumstance pushed them into working for themselves and they would have preferred to work for an employer. Many of these entrepreneurs are very successful despite entrepreneurship not being their first choice of occupation. However, these were the group most likely to consider that they were not entrepreneurs, they were more generally cautious about their decisions in relation to their business. This group often had food-based businesses, takeaway shops or restaurants were the most common, although more general retail businesses were also seen. Many also had professional qualifications from their home country that they had not been able to directly use in their business.

THE WORK-LIFE BALANCE ROUTE

Again, this group were often somewhat worried by stereotypical notions of entrepreneurship; often saying 'I suppose I am an entrepreneur'. This group were very enthusiastic about their businesses, seeing it as providing them with the ideal way of life. Many in this group had graduate-level qualifications and diverse skills sets; often they developed portfolios of business activities that allowed them to

THE BETTER OPPORTUNITIES ROUTE

This group of entrepreneurs may have found it difficult to get the type of employment they wanted in their new country but saw this as an opportunity to try something new rather than a difficulty or barrier to success. They were proud of their ability to think laterally and to make creative use of their skills, knowledge and abilities in a new environment. Some of this group started food-related businesses, but they generally described a passion for food. The variety of business ideas within this group was wide and a number of very significant businesses had been developed by this group of entrepreneurs.

THE POSITIVE CHOICE ROUTE

As Kruger noted in 1994, entrepreneurs are not born, circumstances, situations and events make people become entrepreneurs. The positive choice group of entrepreneurs were often inspired to move into entrepreneurship as a result of an inspiration, the need to develop their idea or passion in a way not possible as an employee, or because they had a vision of themselves

THE INVESTING ROUTE

This category of entrepreneur was generally people who had a long-term ambition to own a business, although in some instances this was not their number-one priority. They often developed types of businesses that are traditionally associated with immigrant entrepreneurship in the food, hospitality or retail sectors. Investment commonly came from resources within the family or community, although in some cases entrepreneurs had been living in the new country from several decades and had started up a skill-based business later in life; for example, one gentleman developed a fabric pleating business after 30 years working at a senior level in textiles, and was planning to expand manufacture back to Pakistan.

CATEGORIES OF ENTREPRENEUR

THE PORTFOLIO ENTREPRENEUR

Developing a varied business (or multiple micro-businesses) based on a range of skills, knowledge, interests and networks. This type of entrepreneur may combine traditional paid employment with freelance work, consultancy, production and sales of goods. These types of entrepreneur may ultimately develop one element of their business over the others.

THE SOCIAL ENTREPRENEUR

Not-for-profit community or social enterprises developed by immigrant entrepreneurs sometimes in the service of their own community initially but also to serve the wider community. These include support and advice services, education services and health services.

THE CREATIVE ENTREPRENEUR

Music, artistic and other cultural activities/skills used as a basis for a business and includes freelance musicians, public relations, advertising, jewellery design, graphic designers, painters, sculptors, dance teachers, music teachers and similar.

THE LANGUAGE ENTREPRENEUR

Business based upon use of language skills and knowledge. These include translating, teaching, coaching, setting examinations and owning language schools.

THE KNOWLEDGE ENTREPRENEUR

Very highly skilled people with professional qualifications often working in technical areas such as green technologies, water engineering, design engineering and etc and also including people using their knowledge to assist others, through consulting-type businesses.

THE SKILLED ENTREPRENEUR

People who use a trade or skill, including professional skills, such as dentistry, architecture, furniture design and making, building, plumbing, carpentry, car mechanics, driving instructor, taxi driving, hairdressing, tailoring as the foundation of their business

THE ETHNIC ENTREPRENEUR / ETHNIC FOOD /HOSPITALITY ENTREPRENEUR

This group make use of their background as the foundation for a business. There may be an argument for setting ethnic food as a separate category. The types of business within the food category include takeaway food, restaurants, ethnic food supermarkets and wholesalers and importers of ethnic foods. The wider category includes retailers of ethnic clothing such as Islamic dress (for own community), henna artists, ethnic hairdressing, Chinese medicine, martial arts schools.

THE WEB-ENABLED ENTREPRENEUR

This group of entrepreneurs could be based anywhere in the world that has good and reasonably priced internet access. They use the internet as their main means of marketing, networking and doing business, often working in several countries. These web-enabled businesses are not restricted to those working in technologies, although these were well-represented within the category. The grouping also includes graphic design, ethnic clothing and food sales and consultancy firms.

THE RELUCTANT ENTREPRENEURS STORIES

This route into entrepreneurship was often linked to food-related businesses and it was in this type of business that we more commonly found smaller-scale businesses being run by people with limited language skills and high levels of family involvement. However, we also found a number of thriving businesses led by reluctant

entrepreneurs who have decided that if they have to run their own business to survive in a new country then they are determined to make a good job of this.

THE RELUCTANT ENTREPRENEUR IN THE UK (ETHNIC FOOD)

Mrs E is now in her late forties and owns a wholesale and retail business selling food and related items related to Turkish/Middle East cuisine with an attached café/takeaway in Manchester. Her company supplies goods across a large part of northern England (as far south as Birmingham) and into Scotland, as well as delivering into North Wales. She has lived in the UK for almost 25 years now but plans to retire to Turkey as soon as her older sons can take over the business.

Mrs E never planned or even wanted to become an entrepreneur in the food and catering industry. She was born into a middle-class family and was privately educated, learning English from a young age and attending a university in Turkey. She was ambitious to have a professional career and she wanted to study a law degree but due to complications with the admittance system for higher education ended up taking her second choice subject and completed a degree and teaching qualification in geography. After university she married and had her first son. Her husband's brother was living in London and had established a wholesale business importing food from Turkey. Her husband was keen to establish a partnership with his brother and so the family moved to London, with capital from both her family and her husband's family to invest in their new business. Her second son was born in London and after six months her husband decided to set up his own company in Manchester, in partnership with his nephew who spoke good English; this was essential as at the time Mr E spoke almost no English. Mrs E was delighted at the chance to move to Manchester; she saw it as an opportunity to develop her education and to become a lawyer; she applied for and was accepted onto a law degree at Manchester University. However, after the family had purchased a warehouse in Manchester their nephew needed to go back to Turkey, leaving Mr and Mrs E with a business to run, a baby and a toddler and Mr E with no functional English skill. Mrs E. told the university she could not take up their offer of a place and begun to run the business.

In the first five years her husband undertook many of the deliveries, and would leave home at four in the morning, returning late at night. Mrs E. found that although she had not desired this type of entrepreneurship she had a number of essential skills for the work and that she could spot opportunities and exploit them. She spoke good English and had a good understanding of English culture through reading and she considers this was essential in developing relationships with suppliers and understanding the regulations that needed to be complied with in order to run a successful business in England. She had an excellent general education and was able to manage paperwork and staff effectively and felt that this was important as it meant the business was efficient. Mrs E. worked extremely long hours in the business, leaving the children at nursery for the day while she worked, taking them home in the evening and then once they were asleep doing the accounts, invoices and etc. The business

grew, expanding to new premises, taking on additional drivers, warehouse staff, shop and café staff. Mrs E still leads the business on a daily basis but is increasingly able to delegate. Her husband now has good spoken English and they have time for holidays. Their youngest son is now 12 and Mrs E hopes that he will be able to study for a profession, her older sons have studied business, which she feels very strongly is not necessary when you already have a successful business.

Mrs E can see that there are many further opportunities to expand the business, but she is not prepared to develop things any further. She said that she has built up a solid business on old-fashioned principles, and that if her sons wish to perhaps develop online shopping or other related services then that is for them. She now feels that after so many years hard work it is time for her to be able to step back. It is too late for her to study she thinks but she likes to have time to read and do things for herself.

Mrs E. feels that there are many more opportunities in England than in other European countries, she knows many Turkish people who have emigrated to Germany and she says they often live in poverty and cannot start businesses easily even if they have capital. However, there is a lot of red-tape within the food and catering industry and she feels that this is an area where immigrants who have poor English are disadvantaged. There is a need for easy access to business-related English classes, which would be a great help. Mrs E. has taught English and translated as a volunteer for a local college when they have new immigrants who are struggling with bureaucracy. There is no translation service publicised to immigrant communities that Mrs E knows of and this can be an issue. Mrs E said that many immigrants who speak reasonable English struggle to read and comprehend English and this can make it difficult to follow regulations. In her husband's case being out on the road meant he pretty soon learned to speak English but he never had time for lessons and without Mrs E to manage the business there would have been many problems that would have been difficult to resolve.

THE RELUCTANT ENTREPRENEUR IN POLAND (ETHNIC FOOD)

Mr. P was born in the Democratic Republic of Congo in West Africa and lived there for almost 20 years. About ten years ago he came to Poland to study. He graduated The School of Polish for Foreigners at the University of Łódź, and then studied business administration at the Faculty of Management and specialized in marketing. As he spent his first years in the student dormitory this allowed him to learn Polish customs and language sufficiently.

The first job he took was a manual work in Gillette Company. This did not last long. During his stay in Poland, he missed one thing greatly - his native dishes from Western Africa. That fact generated the idea for his first business; opening a restaurant serving regional, African dishes. At the beginning, he coped with all the formalities all by himself, and later on he got help from his wife, who is Polish.

Mr. P does not have any major problems with running his business. He primarily complains about the number and dispersal of offices such as the City Hall, Tax Office, Statistical Office and Social Insurance Institution. He believes that all these institutions should be located near each other. He remembers that the Polish government promised the launch of “one window” institutions for people establishing their companies. In his opinion, another disadvantage of starting business in Poland is the fact, that the state does not support young entrepreneurs. He mentioned positive experiences of his colleagues who left DRC to live in France. In their opinion that country provides a lot of help to encourage and support entrepreneurs; even those from other countries.

His first step in opening a restaurant was to bring his friends to help. Mr. P hired one as a cook. Together they invented the dishes and designed the menu. He brought all sorts of memorabilia and gadgets from Congo which he currently uses as part of interior design. The music and exotic ornaments make the customers feel as though they are experiencing the climate of West Africa. This restaurant is not Mr. P’s only business. He also runs an art agency and is keen to promote young and talented people (some pieces of art may be found in his restaurant).

Mr. H felt he did not have adequate knowledge and information about various types of support for entrepreneurs such as incubators, technology park or business angels. He heard about the possibility of applying for European Union help via funds from Labor Office, and even applied but without success.

In his opinion foreigners from outside European Union who set up companies in Poland have no chance in applying for grants in the various competitions.

All these aspects contributed to fact that Mr. P sees Poland as an unattractive country for potential entrepreneurs, immigrants and he definitely does not recommend it to his friends, who would think of taking chances in business.

THE RELUCTANT ENTREPRENEUR IN GREECE (KNOWLEDGE)

Mrs. L was born in Austria. She studied science teaching and worked as a teacher for a few years in Vienna. Later she married a Greek and this is the main reason she moved to Thessaloniki, back in 1988. When she first came to Greece, she was 25 years old and very interested in language and culture. Thus, shortly after her arrival, Mrs. L studied Greek for two years at a university in order to better communicate with locals. Before coming to Greece Mrs. L never imagined herself as an entrepreneur, even though her siblings run their own companies in Austria. Nevertheless, her husband encouraged her to start up their business, and suggested that she took the lead. He was already involved in a constructions-related family business and knew the local market for construction materials and equipment very well. Eventually, Mrs. L was persuaded to start the business with and her husband; based on eco-friendly construction materials and energy systems. In the early days of running the

business Mrs. L had to cope with a lot of bureaucracy and prejudice -being a woman in an otherwise male building industry. However, she gradually overcome these obstacles and became a successful entrepreneur. Together with her husband, they have run their business for ten years, developed a good reputation and are much respected and trusted by their clients. They have established collaborations with merchants from other cities in Northern Greece. What led them to the initial business idea was an obvious gap in the market for eco-friendly construction materials and energy systems. In the process, clients' preference for eco-friendly materials made Mrs. L and her husband understand that their business start-up was a wise choice and with very good prospects.

Mrs. L thinks that Greece has much potential for development; especially in relation to the natural environment and products. She would suggest immigrant entrepreneurs wishing to start up their own business in Greece need to hold significant financial capital, and learn the language fluently. This will help them adapt more easily to the local culture, and communicate more effectively with their clients. Also, having an innovative idea is likely to lead to success, if accompanied by hard work and commitment.

THE WORK-LIFE BALANCE ENTREPRENEURS STORIES

This group of entrepreneurs are very happy in entrepreneurship; it is the answer to their particular set of circumstances. For some it offers the chance to balance family and work, for others it provides a way to fit in activities that they wish to pursue, such as music or sports and for still others it provides the way to spend time travelling between their new home and their initial place of departure; indeed, this travelling back to family has become incorporated with their business activities as well as the business activities providing the time for travel; making a very satisfactory two-way relationship

THE WORK-LIFE BALANCE ENTREPRENEUR IN THE UK (KNOWLEDGE BASED)

Mrs. C came to the UK for education about fifteen years ago, in her case a Masters degree in public relations, an area little studied or practiced in her home country of Sweden. Mrs C had spent a high-school year in Australia on an exchange scheme and saw leaving Sweden to improve her education and employment prospects as a something that many of her classmates had done. Mrs C had excellent spoken and written English on arrival in the UK and also speaks fluent Danish and German. Mrs C did not plan initially to remain in the UK for more than two or three years after graduating, but when working in her first job met and married her husband, settling in the suburbs near to Manchester. For more than ten years Mrs C remained working within the conventional public

relations setting, office based and as an employee. She returned to work full time after the birth of her first child, relying on a combination of family support and commercial childcare to help her manage work and her family.

With the birth of her second child things carried on as before until her mother-in-law was taken ill, leaving her unable to help Mrs C with the childcare and then later, needing care herself before she sadly died. This left Mrs C with a choice, she and her husband could afford more childcare, but it would be commercially provided, or she could chose to rebalance her life so as to be there for her children when needed while also developing her own PR consultancy.

Mrs C has always been a network builder; she is still in touch with many friends from her time in Australia and people with whom she took her first degree and her Masters. She is not fond of virtual networks such as LinkedIn, partly due to lack of familiarity with these, but makes much use of real networks, calling people to chat and emailing. Also, in the time since she graduated Swedish ways of doing business have been transformed into a model that is much more open to concepts such as public relations. As soon as Mrs C announced to her contacts that she was going to establish her own PR Consultancy an old contact offered her work with a Swedish/ Nordic link and that set things in motion. As with other contributors to the ELIE project Mrs C commented that it was so easy to do. She just had to say she was in business and let the Inland Revenue know. This is not the case in Sweden, there is a level of bureaucracy that must be complied with and capital is essential to start any business, as is a business premises. Although Mrs C thinks that there are attempts to reduce the amount of paperwork required. In the case of Mrs C, she works from home and relies on the Internet. Indeed, she says that ten years ago it would not have been possible to work with the companies in the Nordic region where she has many of her contracts without having been based there. Now, she says, it does not matter where she is based, the Internet allows her to manage her work from anywhere. Mrs C says entrepreneurship has allowed her to develop her own portfolio of work, which plays to her strengths while also giving her the space she needs for a balanced life. She can stop working and take the children to activities, start working again once they are in bed. She can turn down work if she wishes and can also take on additional work by then using the services of other free-lancers if necessary. Mrs C said her greatest worry about going alone was that she would miss the office companionship and would not have enough work; neither of these fears was justified. She finds instead that she is happier as there is no need to worry about whom will collect the children while at the same time she is her own boss and can direct her pace of work herself.

THE WORK-LIFE BALANCE ENTREPRENEUR IN GREECE (KNOWLEDGE BASED)

Mrs. F was born in Sweden and she came to Greece 25 years ago for private reasons and after meeting her partner. She is now in her early fifties and she speaks five languages. During her youth she studied

business administration at a university in Sweden but she had also followed a vocational training course as dress designer as she loved creative activities and she had a strong sense of aesthetics and fashion. Based on her linguistic skills she worked for many years as Swedish and English teacher in foreign countries. While young she traveled a lot in England, Mexico and the USA and experienced different cultures and ethics and she gained a lot of useful experience.

She is a confident and sociable person and she is in favor of women taking up entrepreneurship too. It was seventeen years ago when one of her friends suggested she begun working with cosmetics sales. More specifically she was asked to contribute to the networking development and the marketing of a specific brand name in cosmetic because she already had extensive networks and was known as a good network builder. She was attracted by the idea of starting a business dealing with cosmetics sales and promotion. However she is still independent, acting as a sole proprietor with no employees, no shop, just collaborators. This means that she is working with conditions set by her and adjusted to her personal needs, allowing her to maintain an excellent work-life balance that she values.

This was the first business venture for her, but she believes that her decision to start the venture was supported by her studies in business administration and moreover her partner who is a freelancer, urged her to set up a business. She also emphasizes that she wanted to create something that would carry her own insignia. Of course Mrs0 F always had ambitions to increase her income which could also be gained through entrepreneurship.

Mrs. F thinks that an immigrant has a lot of assets; bringing with them experiences from different cultures and they are often determined people who know very well how to deal with difficulties. On the other hand a foreigner who doesn't speak the national language may encounter difficulties in accessing information through everyday procedures and in understanding how the system works. For this reason she took care to study Greek in a school for immigrants.

She would suggest an immigrant who would like to set up a business should start by gathering information from the local institutions e.g Chamber of Commerce, about the basic steps on starting a business and to get some directions on legal issues. She also thinks that would be of great value to develop an online forum to provide useful information about business organization set up. Moreover, she believes it highly important for a new entrepreneur to ensure access to fund for the start up of the business. In addition to this she believes that a successful freelancer has to be creative and flexible in making decisions. So he has to avoid relying on the current situation of his firm and try to prepare for future developments.

Mrs. F believes that Greece is a country with great potential and many prospects for new business activities and for an auspicious future. She would not change anything else in her life except of taking the same business decisions earlier in her life, when she first had heard about the network type of business organization Mrs. T was born in Italy and after graduating from university she married and moved with her Greek husband to Thessaloniki. In Italy she had studied medicine, followed by a Masters degree in nutrition in London. For a short time she worked as a general practitioner but soon moved into the field of nutrition, while at the same time taking her first steps in business.

Taking advantage of the existence of a very skilled chef in the family, she opened her own Italian restaurant in Thessaloniki, focusing on quality ingredients. She states that this initial venture came about through chance. The restaurant was successful even in its first year of operation and after a few years it was awarded prizes for its excellent service and quality of its dishes. Initially, Mrs T worked mainly on the smooth running of the business, but last year, she exclusively focused on bringing to life the mission of the restaurant; offering her customers original high quality, Italian flavours at reasonable prices. Moreover, in order to best serve her customers she introduced a home delivery service.

Despite the difficulties of the current economic climate Mrs T seems to be quite satisfied with the progress of the restaurant thus far. She remains cautious however, stating that her business aim is firstly to survive and secondly to make a profit.

During the set-up period, the support of her husband and her family was crucial. They helped her financially. She also believes it is impossible to set up a business with no help at all and without possessing a basic knowledge of marketing and business know-how. Nevertheless, Mrs T herself started without this knowledge of marketing and business know-how, often making small errors, which were only remedied when she later gained the relevant experience.

Furthermore, she believes that if she took the same steps in a larger city she would have had greater success, with perhaps fewer difficulties. That's why she insists that local structures such as government agencies, networking organizations and education institutions should encourage more entrepreneurs to create businesses and work with vision and integrity towards developing sustainable livelihoods for the future. .

Her advice to other immigrants who wish to set up a business in Greece is to think hard and thoroughly examine every eventuality, taking small steady steps at first. As an entrepreneur, you need to be open minded and have the spirit of entrepreneurship inside you, willing you on.

Despite having a broad range of interests, she is convinced that if she had the opportunity to begin something new, she wouldn't pursue it, because she truly loves her work and wants to develop it in a myriad of ways.

Mrs. T is a very active entrepreneur who successfully manages to keep a healthy balance between her business and her family life. She looks upon any difficulty as a challenge because she sees "life as a series of challenges". She welcomes the problems that crop up in her business and in life in general because overcoming them makes one into a true entrepreneur.

THE WORK-LIFE BALANCE ENTREPRENEUR IN FINLAND (POSITIVE CHOICE MOTIVATION)

Mr. B. came to Finland with his Finnish wife over 20 years ago. The couple had met in Germany. After getting married, the newlyweds first lived in Germany for some years, then Mr. B. found a job in Finland, and they decided to move there. Mr. B. is 61 years old and has been working in maritime and construction industry all his life. He has a technical and commercial education. Hence, his expertise is technical marketing. Mr. B. first came to Finland as an employee, and worked for several companies for little over ten years, living also partly in Belgium, France and the UK.

In his fifties he decided to try out being his own boss. He started a business, which offered consulting for other companies in technical marketing, and through that company he also acted as CEO of other companies, e.g. when large companies wanted to start a new business in Finland they hired him and his company to run it. His company was mainly handling external trade from and to Germany. The client companies came mostly from Russia, Finland, Germany, and other European countries. Mr. B. had the language and cultural skills to deal with the German companies as well as the ability to understand technical details and translate them into commercial layman's terms. These skills he had gained both through his education and during his career. The company grew as he gained more trust among customer. Trust was essential for his business.

Of course, he says, there were trust issues in the beginning because he was a foreigner. The clients were not sure, if he was to be trusted, if he could really understand them. However, in those projects there were often Finnish

public financing bodies involved, which helped in this trust building. Networking in different local associations, such as the Rotary Club, was a big help in the start up. There he got friends from local business life, who were willing to help him, if needed. For example in the start up process, the help of a local lawyer's office was invaluable. Networking was also an essential part of his business activities, since he was mostly dealing with Russian and German companies, both countries where personal contacts are regarded very important in business life.

Mr. B. thinks that either the cultural differences between different countries have become a bit smaller over the years or at least the understanding or awareness of these differences has increased. But still, the further away you come, the more cultural barriers there are to overcome in doing business in a new country. Even such a small things like gestures, rhythm of the speech or the negotiation styles are different in different cultures, and must be acknowledged.

Now Mr. B. is little bit over 60, and one year ago he changed the form of enterprise from limited company to sole proprietorship. He has reduced the number of assignments and works now mostly part time from his home. This is now an arrangement that suits his life situation best. He is gradually moving towards retirement and wants to increase the time spent with his family and hobbies. As he says, he has worked like fool all his life, and running a small business now on side of other activities is the most appropriate arrangement for him.

THE BETTER-LIFE ENTREPRENEURS STORIES

These people did view themselves as entrepreneurs, prepared to take chances to develop a good life for themselves and their families in a new country. They might not have initially planned entrepreneurship, but embraced it. They were very able to see possibilities and to make use of diverse skills, knowledge and abilities to create often innovative businesses.

THE BETTER-LIFE ENTREPRENEUR'S EXPERIENCE IN GREECE (IT SUPPORT)

Mr. Z was born in Georgia, in a middle-class family, and followed undergraduate and postgraduate studies in Russia. Following the successful completion of a PhD in Biology, Mr. Z returned to his home country to work at the local university and start a family.

Mr. Z left Georgia and came to Greece for financial reasons. His mother was of Greek descent, and he decided to come to Greece for a while and try to make ends meet. At the beginning he came without his family, and faced problems with the language – he only spoke Russian and English. Eventually Mr. Z learned Greek the hard way; trying to understand what he read on the newspapers and heard on TV. When he got his first job in Greece he felt very confident and decided to bring his family from Georgia.

Mr. Z worked as a technical support provider for a company, and after getting a lot of knowledge and experience, he decided to start up his own business. He started his business with a partner in 2000, in Thessaloniki, and provided technical support services for conferences and social events. Mr. Z offers his services primarily in Northern Greece but is also willing to travel to other regions if needed. At the beginning of his career as an entrepreneur, he believed that there was a great business opportunity in this domain, because the competition was still low, and more and more convention centers and hotels were built. He also knew that Thessaloniki was a major commercial centre for the wider Balkan region.

Mr. Z's enterprise employs four people. Although his studies are totally irrelevant to his current occupation, they helped him develop a way of thinking that proved to be successful. Furthermore, his working experience together with a strong will to make a better life made him start up his own business. Although he never had any entrepreneurship experience, either personal or from his family, he felt he had the necessary strength to make it, and took the risk to start up something new that would allow him to feel independent.

Mr. Z thinks that the current economic crisis does not help entrepreneurship, and would advise young people wishing to start up their own business to think very hard about their choice of business, and set clear and feasible goals. Starting up a business is an important step in one's life and carries a big risk, therefore, proper planning, market research, and developing important business collaborations are necessary for success.

Mr. Z does not wish to start something new at the moment, he loves his business, and if he could turn time back, he would again choose the same course of action. Mr. Z feels that his success so far justifies all the risks taken for a better life in foreign country.

THE POSITIVE CHOICE ENTREPRENEUR'S STORY

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This group of entrepreneurs often had a long-standing ambition to work for themselves, although this was something that they did not rush into. There were clear patterns of skills and knowledge development, in education and employment, followed often by a period of careful planning and consideration before them over into entrepreneurship. These entrepreneurs were prepared for hard work and in many cases have similarities with the better-life group. However, the key differences lie in the fact that the better-life group were often people who had planned to remain in employment in their new country, but found that this did not meet their economic or social needs. Better life entrepreneurs were sometimes also reluctant entrepreneurs; the positive choice group were empowered by their decision to move into entrepreneurship.

THE POSITIVE CHOICE ENTREPRENEUR IN FINLAND (SKILLED)

In the year 2000 Mrs M. had a good job in her home country, Estonia. She worked in middle management in a factory. The salary was quite good, but she was a hardworking woman, so she also wanted to earn some extra money. Therefore she came to pick strawberries in the summer at a farm in Finland. During that trip she met a nice guy whom she started to date. They fell in love.

Mrs M. wanted to move to Finland but that was not so easy at that time. Only when she had got the agreement of a steady job could she get a work permit and was able to move to Finland to join her boyfriend. The job was hard physical labour – something quite different to her previous job. Mrs M. could hardly speak any Finnish and there were no language courses available for Estonians at that time, either. The shock due to the collapse in her social status when moving to a new country was hard. But as her language skills improved, she was able to get better jobs, meet more people and improve her language skills.

After six years she decided to start a business of her own. In fact, she had already experience of one start up. That is, she had helped her husband to start a business some time before. She says that starting a business of her own was not just a romantic dream of hers; it was something that she had always known that she will do some day. She started the planning by looking around what kind of services the local craft shops offered. A craft shop was a thing that she wanted to start. She had obtained the vocational education to help her with that from Estonia and she had been sewing and doing needlework all her life. Before starting the business she offered some of her works for sale in a local community centre just to try out if they would sell. And they did. After her 'market research' she decided to offer cloth repairs, needlework and handicrafts. The company is now four years old, and based on demand the focus is moving more to the cloth repairs. Quite recently, she has also made a contract to import special kinds of threads exclusively to Finland.

In the beginning, it was quite hard to get the first customers. People were a bit suspicious and shy to enter her shop. But when the first customers came in and were pleased with her work, the word started to spread. Word of mouth was an effective way to gain trust within the small town where she lived. In her opinion, the 'success factors' for her were a) her vocational education, b) the skills she had gained from starting up and assisting in her husband's firm and c) strong belief that she would succeed.

Mrs M. would like to grow her business, but the lack of competent employees has been an obstacle for that. She has had several trainees, but she thinks that their attitude has not been right. She would wish her employees to be as entrepreneurial and enthusiastic as she is, but employees with that kind of attitude are hard to find. She thinks that there is a different work culture in Estonia and in Finland. Finns seem not to be as hungry for work and earnings as the Estonians, which might be due to higher standard of living in Finland. The cost of labour is high and it is not so easy to let an employee go, if he/she turns out to be unsuitable. Hence, until now she has been mostly working alone.

THE INVESTING ENTREPRENEURS STORIES

This model has two strands. Firstly people who arrive in a new country with capital that they can invest. Often entrepreneurship was not what they initially planned for their capital but they have not had much success in seeking employment. These investors are very cautious about their investment. Money to invest has been accrued from sale of land, sale of businesses, inheritance or savings all from immigrant's home countries. The other type of investing entrepreneur noted here are those who have always planned to invest in business, they may have borrowed money to invest, or have money from another source. This group of investors are passionate about starting a business and would have become an entrepreneur wherever they were based. Due to problems in borrowing from banks investing entrepreneurs within ELIE who had borrowed to start their business the source of funds is most commonly from family or within their own community. It is often not possible to persuade a bank to loan money to someone who has not been in their new country for at least three and usually five years and also, even when people have the residence qualification banks are currently not lending to new businesses as readily as in the past.

THE INVESTING ENTREPRENEUR IN THE UK (ETHNIC-FOOD)

Mr and Mrs VC moved to the UK from Greece, with their decision to emigrate a result of the financial crisis in Greece. Although they had lived in Greece more than 18 years and consider Greek to be their first language both had been born overseas; Mr VC in Australia and Mrs VC in the USA. On asking why they had chosen the UK when both Australia and the USA were viable options for emigration in their case the rationale was that they had family

in the UK and Mrs VC had studied for a year in London as a teenager and fell in love with England. They believe that the UK has many opportunities for people prepared to work hard, even in the current economic difficulties and that it is a particularly good place to bring up children. Mr and Mrs VC have a young child (born in the UK) and consider that she will benefit from the education available in the UK and also through having family nearby.

As they are both well-qualified (a telecoms engineer and teacher of English) they had expected to be able to find work in the UK and had not initially planned to establish a business. However, employment proved difficult to obtain and as a result Mr and Mrs VC decided to invest capital they had acquired through selling land in Greece. They initially did some research into opportunities that might be viable in the city where they lived and decided that their business would be a Greek restaurant, which filled a gap in the market in the small city where they are based. They pointed out that this type of business required significant financial initial investment but that this was not available from banks as they had not been UK-based for long enough; therefore people who did not arrive with significant sums of capital to invest would not be able to develop this type of business. Mr and Mrs VC speak excellent English, but still had some difficulties negotiating the planning, employment and food hygiene regulations in the UK. They relied greatly on the accountancy firm they engaged for advice about property purchase, employment laws and issues around taxation and employed project managers to ensure the conversion of a shop into a restaurant as they did not have sufficient local knowledge to employ their own contractors. They were not aware that there is an active Chamber of Commerce in the city where they established the business, or of various support, training and advice schemes organised by the regional development agency in partnership with a local university. They felt that had they had knowledge about these sources of support it would have been a great help. They were able to obtain informal advice from a retired restaurateur who helped them with a lot of issues that would otherwise have posed problems.

Mr and Mrs VC employ nine people (five part-time) and both also work full time themselves within the restaurant. Mrs VC does a significant proportion of the cooking in the restaurant although they also employ a fulltime chef. One of the initial problems they encountered was that the restaurant was far busier than they had expected and also that they were not used to employing staff and had some difficulties recruiting the best staff for the positions; meaning there had been some turnover of staff in the early stages of the business. They also had initial problems with obtaining planning permission as the building in which the restaurant is based is in a conservation area and all alterations had to comply with stringent requirements; Mr and Mrs VC had to rely upon their project management team to resolve such issues as they did not have sufficient knowledge of the processes or people to contact for advice. This led to delays in getting the business up-and-running.

THE INVESTING ENTREPRENEUR IN POLAND (KNOWLEDGE)

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Mr. K is a Hungarian living in Poland. His company, New Tech is a leading provider of world importance Abraziv KFT. Mr. K founded his business in Poland in 1993 and has invested considerable sums in developing this business since it started. He cooperates with major manufactures of high quality products and comprehensive solutions. He also designs and offers services of industrial network diagnostics AS-Interface and conducts training in this field.

The company focuses on direct contact with customers. His staff is based in regional branches and is able to provide prompt and professional assistance with full technical support. His company also owns a warehouse, which allows of a substantial range of items. Mr. K is a trained electrician, but he also specializes in logistics and accounting.

The knowledge and skills gained during his education allows him to operate from headquarters in many countries around the world. In Poland, he employs 52 persons, including 3 members of his family. He was encouraged to emigrate from Hungary to Poland by his friends.

The beginnings were not easy. At present, the only problems Mr. K is having are with Polish construction law. In other countries of the European Union, that law is not so restrictive when it comes to building construction storages, high bay warehouses and exterior elevations.

When he encounters difficulties and problems he applies to the Hungarian consulate. The consul is very willing to provide him assistance. Despite the inefficient bureaucracy in Poland and some difficulties he believes that Poland is a very attractive area for investment and economic development. He would like to expand his investment in the near future and is hoping that the construction law will be simplified and the bureaucracy reduced.

THE INVESTING ENTREPRENEUR IN GREECE (ETHNIC FOOD)

Mrs. N came to Greece in the early '80s for personal reasons and soon met and married her Greek husband. She had had vocational training in accountancy back home in Austria. During her first years in Greece she had difficulties with regards to the language but quickly became accustomed to her new environment due to the unreserved support of her family and friends.

At first she and her husband set up a family business importing beverages, in which Mrs. N headed up the management of the stock as well as the outgoings. Her husband was particularly interested in beer as a product and in the late '80s they began to import beer from abroad. They traveled extensively and met with large breweries in Austria, with which they closed several important deals. As soon as they added several beer brands from abroad to their stock, the company's fortunes took an upward trend. They were after all the first to import these types of beer into Greece, but a new profit opportunity will always attract competition so larger companies, with more established and widespread networks of distribution, quickly entered the market to claim their share of the pie.

Facing such intense competition this family business chose to look to new markets with similar opportunities and fewer competitors, such as the Greek islands. Such a move involved high set up costs, both operational and labour, required to establish their products onto the market, and consequently offered relatively little profit. Despite their best efforts they had no choice but to return to doing business in their local area which involved less risk due to their established customer base.

In 1995 Mrs. N set up a wholesale alcohol company with her husband's help. She undertook the financial management of the company, which allowed her to exercise total overall control as well as working in an area which she enjoyed and was trained to do.

When asked about the differences between setting up a company in Greece and in Austria, Mrs N states that the differences lie in the time needed to process documents as well as the methods in which payments are made. In Greece payment through banker's cheques and bank deposits are very popular whereas abroad, transactions are mostly done through the banking system and thus payments are made directly.

Mrs. N advises immigrants who wish to open a business in Greece to ensure they have an original and innovative idea, strength of character, patience and infinite time to dedicate to their work and of course it is desirable to have the support of their family.

Today the company employs three people as well as her two children who possess the required knowledge to undertake the total management of their company. They also have fresh ideas and vision and they are able to continue their parents work, broadening the company's reach and activity. They are aided in this endeavour by their parents who are always available to advise; drawing on their many years experience in the business.

THE PORTFOLIO ENTREPRENEURS STORIES

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Portfolio entrepreneurs were one of the groups of entrepreneurs that were most versatile. They were able to take advantage of a range of opportunities and exploited their skills in a diverse manner. These could be related areas, or very diverse areas of interest. Many portfolio entrepreneurs had chosen this approach to building their business because they had a wide range of knowledge, they often felt that working for an employer would not offer them the range of experiences they wanted from their work, and nor would it exploit their skills to the best advantage. Others were able to buy in additional knowledge and experience as they successfully developed their portfolio and gained new contracts.

THE PORTFOLIO / CULTURAL ENTREPRENEUR IN THE UK (WORK-LIFE BALANCE MOTIVATION)

Mr. C is a young man with great musical talent who came to the UK from Hong Kong to further his studies in music at a prestigious conservatoire. Mr. C had good English language skills when he came to the UK as his education in Hong Kong was English-medium and feels that these skills are now of a very high standard, reflected by his post-graduate qualification. He is also fluent in Mandarin and Cantonese. He says that although there is some promotion of 'portfolio careers' within music education there is very little directing students from such creative courses into portfolio entrepreneurship. He feels that entrepreneurship is something that he did not necessarily desire while studying but experience has shown him it is the best way to develop a satisfying career. He noted that for graduates like him, who wish to keep open the option of performance at a high level entrepreneurship offers the best route to developing a portfolio of activities; he pointed out that most music students want ideally either to teach or to perform (which encompasses composition) and these are activities that fit well with self-employment and self-promotion. He could have chosen teaching but did not, as he found in order to earn sufficient money to live reasonably it left no room for the practice time required for performing.

Mr. C is very determined that the types of entrepreneurial activity he is engaged in allow a range of opportunities to develop that can support his longer-term goals as well as providing for short and medium term needs and to support his aim to balance the competing needs of his life for practice and performance alongside enterprising activities. Mr. C finds that the common idea of what an entrepreneur is does not fit what he does, or indeed what other entrepreneurs that he knows do. He is not a natural risk taker, he started out carefully, he had only time to lose but even so he was cautious. A 'spare room business', with no real losses except time if things did not work out as planned. The vision provided by television is something he sees as alien to successful business; ruthlessness, selfishness, greed and risk-taking are not attributes Mr C sees as common amongst successful entrepreneurs. Mr C notes that many of his entrepreneurial activities have 'just happened', such as starting a music agency when he was approaching the end of his post-graduate studies, with no initial intention of there being a 'proper' business

but rather there being a way of fulfilling a need he and his fellow students had for such a service. Indeed, Mr C describes his businesses as being made up of things he enjoys doing. Mr C had his music skills, excellent language skills and an open attitude towards accepting and developing opportunities and applied these to developing a business that made good use of them. Mr C has several strands to his entrepreneurship. The main areas are a networking group for the creative industries and providing advice for businesses seeking to trade (export / import) with Chinese companies or to sell services to the Chinese community in the UK. He was also able to make use of a range of business support networks, both government and private (such as Chapel Street Business Group) as well as developing informal, open networks. As all of the elements of his businesses initially involved mainly intellectual capital Mr C feels that he has had many opportunities to try things out, to see if they work and then try something new, or to begin one way and then to start again another. This type of freedom is something he is convinced is not common in starting in Hong Kong where the community is relatively small and there would be shame in failing, or even in changing your approach radically.

THE PORTFOLIO ENTREPRENEUR IN POLAND (BETTER-LIFE MOTIVATION)

Mr. G is a very young-looking, experienced German lawyer, leading a very prosperous and diverse consulting firm. The portfolio nature of the business is due to its employing a wide range of expertise in Health and Safety employment, regulation and litigation. Over the past several years the company has grown and at this moment employs more than 2 200 workers, including about 30 people in Poland. Mr. G does not live permanently in Poland, because his close family lives in Germany. Due to the fact that he has offices around the world, he is constantly on the road. He arrived in Poland because it was supposed to be an outlet point for further conquests of the market in Central and Eastern Europe. Presently, his company specializes in consulting services in the field of OHC (Occupation, Health and Safety).

This area of knowledge is particularly important in international companies implementing the concept of Corporate Social Responsibility. These companies created the demand for the type of services provided by Mr G's company; requiring the implementation of solutions of Occupation, Health and Safety by their suppliers. Services offered by Mr. G in the field of OHS are based on the best practices developed in Western European countries.

The Polish market is very receptive to Mr. G's services and professional knowledge because of negligence in previous implementation of OHS standards across much of Poland.

Mr. G had no major problems with setting up his business in Poland. Business collaborators from other countries were very helpful in this matter. Friendly French companies, which have already benefited from services offered by Mr. G, were most helpful when Mr. G wanted to establish a Polish branch of his business. So far, Mr. G has decided not to apply for grants to conduct business or other assistance programs to expand his facility. He believes Poland is a very attractive place for investment, mostly because of the growing economy, increasing level of

business innovations and openness to new business concepts, like OHS, which is necessarily to cooperate with main blue chip companies. For these reasons, Mr. G intends to expand his business to other Eastern Europe countries

THE PORTFOLIO ENTREPRENEUR IN FINLAND (POSITIVE CHOICE MOTIVATION)

An art student from Belgium went on a student exchange to Norway in the mid 90's. There he met two boys from Finland and they became friends. After graduation Mr. R. – our art student – and his artist wife got interested in the idea of moving to Finland, to the same small town where his friends lived, because they valued the closeness of nature and peace. Mr. R. had a web company back in Belgium and some money he had inherited.

At first it was that web company that enabled him to move to a new country and still keep on getting money, although after moving to Finland Mr. R. sold the web company. After selling the firm, he first started to work as a teacher of media technology. He did that for two years, but did not like it too much. Then he worked as a graphic designer in a local advertising agency, but eventually it was closed down and he had to think of some other work. In a situation of necessity he developed the idea of starting an agency of his own. He thought it to be essential to have a Finnish partner, since he did not speak the language that well. He found a suitable partner. The deal was that he brought in the money and the Finnish partner the language skills into the company. These partners were also complementary by character – the other one spontaneous, the other more cautious. Of course they both had the vocational skills needed in advertising business.

The company started solely as an advertising agency but then Mr. R. came to think that since there are always some fallow periods in creative work, it would be nice to have something concrete to do while 'waiting for the inspiration'. That is how he came to think of establishing a café in the same premises. The café worked mostly as a way of marketing the advertising agency. It created a very good image for the company. Mr. R. was very keen to get some Belgian chocolates in the café, but they were not available in Finland. Therefore, he ended up importing them himself. And now this part of the business has expanded as Finland's biggest retail trade chain has taken those chocolates into their selection. Eventually, a second café was established and he still has some 'appetite' to open up new cafés in bigger towns. So, Mr. R. thinks that he has become a portfolio entrepreneur quite accidentally within only four years

Mr. R. feels that the most important pieces of advice he could offer for other immigrants starting up a business are a) be honest, b) do not deny where you are – that means you should mix the best of your own country to the cultural context of your new country, and c) be ready to work hard for your goals. It is not as easy for an immigrant to succeed as entrepreneur, since you and your doings will be monitored much more carefully than the doings of the Finns and you'll have to start from a scratch, because you don't have the network of people around you which you would have in your country of origin. And in Finland knowing people is a key to successful business.

THE SOCIAL ENTREPRENEURS STORIES

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A social entrepreneur is one who sees a social problem and uses businesslike principles, based around developing a venture, to develop approaches to solving the social problem and creating social change. In general social entrepreneurs, while creating a profit fundamentally aim to develop and build social capital. In the past social entrepreneurs have been considered solely or mainly part of the third sector, but this model is developing. There are many businesses within the ELIE project that in the UK might register as social or community enterprises because of the types of services they offer, but across the EU are run as more traditional enterprises.

THE CLASSIC SOCIAL ENTREPRENEUR IN THE UK (BETTER LIFE MOTIVATION)

Dr SH arrived in the UK from Hong Kong in the late 1980s with very little written English but some spoken English. Her aim was to gain qualifications in child care and improve her English as she identified these as key to developing her employability skills. She did not at this stage have plans either for studying for a higher degree or of developing an organisation employing for 40 staff, training social workers and generating a turnover of 1.4m each year. Her experience of an English FE college was encouraging and highlights the value of vocational qualifications as a route towards entrepreneurship. Dr S was an excellent student and the teaching staff within the FE college recognised her ability and encouraged her in developing her studies up to a Level 3 qualification, recommending that she continue on to a university degree. Her degree level studies were also successful and Dr S was offered a funded MPhil/PhD in disability studies which she completed and submitted in the three funded years. After this process Dr S envisaged an academic career for herself, and was appointed as a Research Fellow within Higher Education.

However, Dr SH had made contact during her studies with a voluntary organisation for Chinese Women. This was established and run by four women who wanted to support Chinese women whose husbands were studying or working in Manchester. The organisation was successful in gaining one of the first Lottery grants and was able to expand to support a full time project manager. The first project manager left the organisation having completed two years out of a three year contract and an advertisement was placed for a replacement; with a one-year contract. Dr S was very attracted by the post; it seemed to offer her the ideal route to share her skills, knowledge and experience with the Chinese community, the chance to help them with integration and education in a new country and she could envisage many ways to develop the organisation. However, as the position was only for one year, and at a far lower salary than that of Research Fellow. The professor for whom she was working recommended her not to take the risk; and in fact she compromised initially, reducing her academic post to half-time, and working full time as project manager.

Dr SH immediately applied considerable effort to broadening the remit of the organisation, and to developing their work so they could apply for new grants and from a far wider spectrum of funders. This secured the future of the

organisation so that it now works with a range of ethnic minorities. The organisation now trains social workers, runs language and culture classes, has a wide range of support groups including ones for young people and the elderly. A important aim is to improve integration through increasing cultural awareness. Dr SH notes that for many immigrants entrepreneurship is the only choice; they do not have language skills. As with Mrs E she finds many of the people she is working with struggle to complete forms and comply with the regulations related to running businesses in the food industry. She also finds that they have limited choices as a result of this. When economic times are good, a small restaurant or takeaway can manage well enough, working long hours it is true, but making a living. However, in difficult periods then customers decline and so does the income of these entrepreneurs. Dr S aims for her organisation to be the conduit that improves their language and cultural skills, signposts to further education and training and provides opportunities for networking in order to encourage diversification amongst the many small business owners who use the centre.

Dr SH was acutely aware that there would likely be a dramatic change in funding as a result of the economic situation and three years ago formulated new business plans to take account of changes, these have allowed the organisation to win significant contracts in finding employment for the long-term unemployed and in areas of mental health provision. These are new and expanding areas for social enterprises and the organisation now works with a range of ethnic groups, including Somali, Ethiopian, Vietnamese and the local white community.

THE SOCIAL ENTREPRENEUR IN POLAND (BETTER LIFE MOTIVATION)

It is very rare to acquire anything for free nowadays, especially in the case of services relating to law, administration and finance. However, Mr. D, who came from India, is a great example of an exception to that rule. He and his company, often gratuitously, guide people through the hardships associated with staying in a foreign country. They offer a lifeline for those people who have encountered problems that exceed their capabilities.

Mr. D has an office located in the basement of his private home. The office itself is functional. There are no paintings, the walls but it is newly finished; some oak furniture and leather seats provide an element of interior design. Mr. D came to Poland in search of work. Together with his colleague they decided to try their luck in Europe, which led them to our country. At first, Mr. D believed that the English name of our country indicated another European country – Holland, which is supposed to be the “promised land” for Indians when it comes to job vacancies. However, he soon realized that Poland is situated in quite a different place – between Russia and Germany, which slightly discouraged the travelers. Still, with hope for a better future they decided to arrive here. The first work that Mr. D got here in Poland was a position in a marketing company. As the years went by and after numerous contacts with Poles, Mr. D learned the Polish language, customs and behaviors. Experience and contacts gained this way allowed him to open his own business, which he has successfully run for over 5 years. His company is divided into three sectors – import / export of textiles from India, brokerage and financial-accounting, and

consultancy. The import and export was the first idea but while this aspect of his business grew and he explored new markets, Mr. D spotted other opportunities and expanded his business into other areas. .

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He spent quite a lot of time resolving problems concerning all sorts of offices while setting up his own business. He believes that our system is not conducive to new businesses. He listed out vast bureaucracy, the huge amount of paperwork required by the Polish Social Insurance Institution and other offices such as Central Statistical Office. Furthermore he mentions high labor costs, especially pension and health insurance, contributions to the Labor Fund used to finance unemployment benefits, and contributions to the Fund of Guaranteed Employee Benefits.

Mr. D believes that to start making money in Poland, one must first have some capital. The government is not interested in entrepreneurs, in his opinion, although it should due to the fact that they are the ones providing for the GDP (Gross Domestic Product). The delay of any payments is also an important issue. During the crisis, many small and medium-sized businesses struggle with financial problems resulting from too much warehouse stock and a market which is too small, which makes it much harder to be up to date with payment all the charges due to government. All it takes is just a couple of days of delay and the authorities almost instantly demand what is theirs, often being very firm in enforcing compliance – they enter accounts or take over the company's fixed assets. These activities often contribute to the bankruptcy of companies. Government offices instead of supporting the companies just put another nail in their coffin. They should not try to make money out of such companies but in Mr. D's point of view, that is exactly how things are.

Mr. D confronts these challenges. He is not only an entrepreneur, but also a "helping hand" and a friend to many foreigners. He happily provides information related to changes in Polish law, helps out with the formalities and serves as a translator. Many people that come to Poland go straight to Mr. D for advice with their first steps here. Mr. D helps them find apartments, negotiates terms of contracts, helps writing CV's and looking for work. After many years of working in the Polish Market, he knows all the loopholes in the law and is able to establish when unfair practices are taking place. Mr D explained that as he has been 'ripped off' a number of times, his goal is to protect other foreigners against such events. It is worth mentioning that Mr. D often does all these things free of charge. Obviously, when it comes to providing accountancy services for companies or dealing with finance – these are paid services, but Mr. D never refuses to help a person in need. When asked if his goodness is addressed only towards foreigners he replied that the nationality and skin tone are irrelevant. Only the fact that a person is in need of help and it is our human responsibility to help others.

THE CREATIVE ENTREPRENEUR'S STORY

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Creative entrepreneurs developed a wide range of businesses, including journalism, jewellery manufacturer and various artistic, music and other creative activities. These entrepreneurs were often attracted to running their own business because it allowed them time to develop a range of activities or to concentrate on developing performance or creative skills without the pressure of an employer's schedule, making them work-life balance entrepreneurs. Those working in businesses that are creative can be found in a range of categories (skilled, ethnic, web-based) and further case studies under this heading are elsewhere in the report.

THE UK-BASED CREATIVE ENTREPRENEUR (BETTER-LIFE MOTIVATION)

Ms H arrived in the UK from France on a work experience scheme for recent graduates. She had qualified in graphic design and was finding it hard to become established in France as she did not live in Paris. Had she not been offered the placement in the UK she had planned to move into Paris to find work. She had learned some English at school and before she arrived, and has a school-leaving level qualification, so she thought she would be able to manage the language. In retrospect she says her skills were poor, especially when regional accents were strong. The initial work placement was for six months and this went well but at the end of the period Ms H felt she was only just beginning to really improve her language skills and to settle into UK life so she looked for work in the UK. She managed to find a post as a graphic designer after also working as a waitress and in bars. She settled into the UK well and enjoyed working here as well as meeting her long-term partner. This meant the UK was likely to become her permanent home.

The company for whom she worked was affected by the economic downturn and had to close. Although Ms H had good contacts and was able to get interviews she could not get a job; many people said, 'if only you were a consultant as I have one project...' Ms H described a moment of sudden awareness, sitting on a bus, when suddenly she realised that she could become a consultant graphic designer and she immediately set out to do this.

Her ex-boss provided her with a very old computer and she used a spare bedroom as her office; emailing contacts. To her astonishment the only regulations she needed to comply with were informing the Inland Revenue. She had not expected this to be the case and was most surprised. Had she realised it was so simple to set up in business she would have done so far sooner. She got her first appointment with a potential client within a couple of days and was awarded the contract and so was immediately busy. Ms H relies heavily on various online networks as a tool for finding work and showcasing her portfolio. She now has contracts in China and France as well as across the UK. In addition to more standard Graphic Design she designs and lays out a magazine that is based in France, sending material electronically. Running her own business has also enabled Ms H to develop a range of other activities including volunteer work as a guide in a local gallery and running events within the local community to

develop awareness of how branding works to manipulate society. These creative activities are, Ms H feels, the route to developing a new approach to the uses of graphic design and are already proving popular.

THE LANGUAGE ENTREPRENEURS STORIES

Using language skills as the foundation for entrepreneurship was common amongst the ELIE entrepreneurs. However, this type of activity had several distinct strands. Translation services were the most common, then teaching languages and also promoting language learning more generally through working with schools. The establishment of language schools and also various types of language-related consultancies were also seen.

THE LANGUAGE ENTREPRENEUR IN THE UK (WORK-LIFE BALANCE MOTIVATION)

For Dr S languages had interested her since childhood and from the age of thirteen her ambition had been to become a freelance translator. Dr S had come to the UK from Portugal for education almost 20 years ago, planning to stay for three months.

Dr S began working on computer assisted translation while in the UK and found UK facilities for computing were much better than in Portugal at that time. After some experience in this she started working for the Portuguese consulate in Manchester and gained many contacts through this work. Shortly after she was offered a research assistant post related to her interest in computer assisted translation and later was offered a funded PhD in the same area of work. This in turn led to a lectureship in a university, teaching on translation courses, and she very much enjoyed teaching. However, her ambition to be a freelance translator had not diminished and throughout the years she always maintained some freelance work alongside her posts in universities and had developed good networks of contacts. An opportunity arose to lead a project to promote languages to businesses via a regional language network, based within the university and she was offered the post of leading this venture. In 2007 the funding was changed and the RLN became a limited company with some external funding but this ended in 2009. Dr S had to decide whether to close the RLN down or to streamline. She decided to streamline and had to let her team go and started working from home. After the first year she found that the business was viable and new projects could be developed. These are smaller and more focussed than when externally funded but still remain strategically focussed on the needs of businesses for language skills and signposting businesses. This type of work would lead to a conflict of interest if she was to maintain commercial translating, and as a result she does not do this work. However, she promotes Portuguese within the area and as a result of increasing numbers of Portuguese immigrants into the UK she is also working within the local Portuguese community. Many of these immigrants do not find it possible to develop adequate language skills to maintain employment and this is a problem that she is working with the Portuguese consulate to help address in terms of reducing the social exclusion of these

communities. One issue is that the teaching of English to overseas students is all done in English; this makes it very difficult for the adult learners to understand what is taking place in the class, prevents them asking questions and often discourages them in continuing learning, acting as a barrier to acquiring English language skills.. However, there is also a cohort of younger Portuguese migrants who arrive with higher level qualifications and these do well in the UK, able to use a range of strategies to help with learning English on arrival.

Dr S sees her company developing through delivery of language and culture master classes, promotion of Portuguese and Spanish lessons (she already has several small classes), Portuguese writing courses and is writing a text book for teaching of translation. In addition she now has the time to develop her other interest which is fashion design. She has now developed a line of clothing and jewellery over the last five years which she is promoting through trade fairs and exhibitions such as the Great Northern Contemporary Fair. Dr S feels there are many more possibilities in the UK to start a business. In Portugal you have to register your business, there is stigma about doing freelance work and also you have to pay tax even if you do not make any money. She also thinks that universities need to do more to prepare students in a range of disciplines for entrepreneurship. She comments that learning Shakespeare (as she did) is great but leaves you unprepared for entrepreneurship.

THE LANGUAGE ENTREPRENEUR IN POLAND (BETTER-LIFE MOTIVATION)

Mr. L is now in his forties and he came to Poland from Kherson, Ukraine in 1999 as he perceived it as the country of “greater possibilities”. Apart from economic reasons, as his motive for staying in Poland, he also emphasizes visa facilitations for citizens of Ukraine (thanks to an agreement between Ukraine and the UE that regulates the visa issuing process for the Ukrainians).

Mr. L has finished linguistics studies in Ukraine and before coming to Poland he worked as a teacher and taught English language. His company started its operations in 2006 after Mr. L obtained a permanent residence permit, as that is a prerequisite for him to set up his own business.

As the reason for starting a new company Mr. L mentioned a wish to become independent from previous employers and “try something on own account”. Furthermore a language school was an obvious choice, as he had long-term experience in that field.

The main area of interest for Mr. L’s company is organization of language courses (mainly English) for business. Before setting up his own business Mr. L worked in Poland as an English tutor and established many contacts with entrepreneurs and business representatives. This was very important at the beginning of conducting his own business as personal access to potential customers resulted in the situation in which they have decided to change their language service provider for Mr. L’s company, thanks to better conditions he could offer them (relating to prices and flexibility).

Apart from giving the company a strong start-up momentum, there were other benefits to links with a wide range of companies; the possibility of working with other businesses through the language courses. In 2008 Mr. L identified a market niche and decided to expand his business into recruitment services. This second strand of the company's operations focuses on recruiting low-skilled employees (mainly Ukrainian citizens) that would like to work in Polish companies (some of his customers for the recruitment services comes from language course users). The decision to expand in this direction was in response to observed market trends – Polish companies started to seek for foreign employees from Eastern Europe, as they could offer them lower wage. Although the recruitment services offered by the company are developing very fast, Mr. L regrets that he didn't identify this opportunity earlier as at the moment there is strong competition from larger companies. However, the strength of his company is close relations with other entrepreneurs and good understanding and experience in the eastern European labor market

For the future Mr. L is planning to expand the recruitment services and makes it available for other eastern European citizens (e.g. former USSR). In order to do that at the moment he is looking for the possibilities to expand his knowledge in the area of the legal status and possible facilitations of recruiting and employing in Poland citizens from Russia, Moldova, Georgia or Armenia.

Another idea for expansion is the organization of cultural and entertainment events for companies.

While establishing a business he Mr. L didn't use any external help and did everything on his own, as his command of Polish is very good. He did not have any business experiences that could be used or used any financial support (apart from his own funds). One of the sources of information he indicated as useful for potential entrepreneurs were brochures for entrepreneurs (that he used) available in the internet and different offices he visited during registration of the company. Though not meeting any particular problems, Mr. L claims that there is not enough information and support for the average foreign entrepreneurs and more focus should be put on developing information and support by the Polish authorities (especially in the area of EU funds for entrepreneurship and development of new companies).

In Mr. L's opinion Poland is very attractive for immigrants – entrepreneurs, however legal regulations (that are complicated and change often) as well as issues with the skills of Polish civil servants (where some gaps in education, especially in foreign languages and current legislation can be identified) are obstacles in the development of immigrant led firms. However, Mr. L states that the potential success of one's business depend most of all on an individual's own skills and character, and their persistence in overcoming problems in dealing with the authorities.

Further obstacles for immigrant entrepreneurs in Poland identified by the interviewee:

- Foreigners are only allowed to establish companies that operate in partnership
- It is impossible to establish a company while having an short-term (usually 6 month period) visa
- The business registration process is very long and difficult
- There is very little or no support from the officials during the process of registration

The only help in operating his business that Mr. L encountered was offered to him by a few non-government organizations. Some of them, have as their mission, support for foreigners that have moved to Poland. Nevertheless, despite the identified problems (that refer mainly to the initial stage of running the business) he concluded that at the moment he is not encountering many difficulties. However the advice from him for potential immigrant entrepreneurs would be to prepare for a long process of company registration and lack of support from public institutions.

THE LANGUAGE ENTREPRENEUR IN GREECE (POSITIVE CHOICE MOTIVATION)

Mrs. A is Spanish but at the age of twenty she decided to follow her studies in Spanish literature in the USA, where she met her Greek husband. After graduating she also traveled in France where she stayed for a year and later on she decided to follow her husband to Greece. Today they are both settled permanently in Thessaloniki. At first Mrs. A worked for ten years in a private school as Spanish teacher and then she became responsible for the field of Spanish studies in the company. A few years ago she decided to cooperate with another partner and to open their own foreign languages school. They both felt the need to be more independent and self-reliant.

Mrs. A hadn't any financial aid but she believed her vision and her long professional experience in education were the foundations of a good business. As she says, her love for her job and for her students is the key of being creative and consequently successful. Soon she became well known in the town and she got good reputation. She states that her best advertisement is satisfied former students who recommend her to their friends and family. She usually employs three or more teachers in the school depending current demand for Spanish lessons. In the past she had the chance to expand her business by developing new branches in other cities. However, , she decided not to expand but to continue offering lessons of high quality, with her personal care and attention. .

From the beginning of her business activity she has consulted an accountant on financial issues. She prefers to have a professional consultant and not to make mistakes. In general, she is very careful in her

steps and she hesitates to move too quickly, since foreign language learning may be considered as a kind of service which will suffer from expenditure cuts in the current period of economic recession.

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She would suggest an immigrant wishing to start a venture should base his own business on using his skills and personal assets in a unique way. Mrs. A has found that stories of success amongst immigrant entrepreneurs are inspiring to others. In her case she had heard a story about another Spanish woman in Thessaloniki who succeeded in her business making garments and this encouraged her to tackle the many difficulties faced when she first opened her language school.

Mrs. A has no regrets about her decision to come to Greece and start up a business. Even in Spain she would have faced similar difficulties in doing business. Above all she is doing something that she loves and this inspires her to continue. Furthermore after twenty years in Greece she feels that it is her home

THE LANGUAGE ENTREPRENEUR IN FINLAND (POSITIVE CHOICE MOTIVATION)

Mrs. M. is running a Personnel Service Company. Its HR services include staffing and recruiting. The company also provides language services – translations and interpretations. Mrs. M. is highly educated, but not in the field of human resources. She has a PhD in natural sciences and vocational teacher qualifications.

Mrs. M. came to Finland fifteen years ago to study for her PhD. She had got her Master's degree in Hungary, where she was born. She had got interested in Finland by having a Finnish roommate, so she decided to apply for a study place in a Finnish university.

She didn't know the language at all when she arrived in Finland. But she learned quickly. Only four years after her arrival she was able to take the official exam for authorized translators (from Finnish to Hungarian). She partly financed herself during her studies by acting as a freelance translator. She was also able to translate between English and Hungarian.

After her PhD she worked as a post doc researcher at the university for a while. Then her fixed term contract ended and she became unemployed. There was quite a lot of talk about recruitment problems at that time, and so Mrs. M. got the idea to bring together the employers who are seeking for employees and providing a new work force from Hungary. The business started well, and it has been growing gradually. The company started by recruiting staff from Hungary, but now most of the employees are Finns. They also recruit from other countries like Poland and Slovakia. Since Mrs. M. had been working as a freelancer translator for a long time it was natural to include those services to the repertoire of the firm. In order to better fit to the company profile, they also started

to offer telephone interpretation services to employers who have foreign workers and difficulties in communicating with them.

Besides her and the employees that are staffing the agency, the company employs one salesman. Mrs. M. did not have any contacts in Hungary to help her to recruit her first employees, but as she says “she is quite good at organizing things”. Hence, she travelled back and forth between Finland and Hungary when arranging the things at first but now has the salesperson to assist with this. Like other companies she has had an accounting company helping her with the accounting all the time. She thinks a good accounting company is vital for the success of a start-up company.

At the beginning of her business, Mrs. M. got the start up grant for half a year and a little after starting the business she joined a two weeks long start up course, which she found very useful. The original idea was just to try and see if the business idea has some potential. Now, after four years – which also included the international recession in 2008 – it seems that the idea was worth testing. She encourages all those interested in entrepreneurship to start a business of their own, but recommends taking small steps at first in order to see if the business idea is viable.

THE KNOWLEDGE ENTREPRENEURS STORIES

The ELIE project met many highly qualified migrants with professional qualifications such as medicine, accountancy, law and higher degrees as well as people who had developed valuable knowledge through their life experiences that could be exploited through entrepreneurship. In many cases these people had initially travelled abroad to achieve higher qualifications and perhaps initially expected their career to be one of employment. However, this group of people found their high levels of specialist knowledge meant entrepreneurship offered rewards on a range of levels including personal fulfilment and financial benefit.

THE KNOWLEDGE ENTREPRENEUR IN THE UK (POSITIVE CHOICE MOTIVATION)

As with many of the entrepreneurs within ELIE the initial reason for Dr A leaving her home country of Greece was to improve her education by studying for a PhD. In the case of Dr A her PhD was in a very new area of research; linguistic-based computer voice recognition, and Manchester University was the acknowledged world centre in the type of computing that Dr A was engaged in at that point in her career. Dr A is fluent in Greek, English, French and German (and has some proficiency in Portuguese), with her first degree being in English and Linguistics, and she has worked in academic settings in the UK and in Germany.

She had an ambition to use her skills in the development of voice user interfaces as a route into entrepreneurship for many years. She initially tried to set up a company in Germany, specialising in applications of voice recognition

software, but found it very difficult to make headway. In part she feels this was due to there being less recognition of the potential of such software in supporting business functionality at that time, but also in part that in Germany technologies were seen as the remit of larger organisation rather than smaller companies. As with the case of Mr C, that the business was based on knowledge, using intellectual capital, it reduced greatly the need to take risks, and she also used the term 'spare room businesses. Although she was not successful in starting a business in Germany with and Dr A moved back to the UK she felt she had learned a number of useful lessons about doing business across Europe and was determined to try again.

Within the UK she felt the climate is very encouraging of entrepreneurs; there is no requirement to register your business or to have capital; all that had to be done was to telephone the local Inland Revenue and then start up. Dr A is reliant on the Internet and Internet-based networks for her business. Indeed, she credits LinkedIn as a significant asset to her capacity to generate business and useful networks. This in turn generates the question of the potential for developing other businesses without boundaries as technology develops. Early adopters of new technology, such as Dr A, have seen tremendous advances in the ways in which communications technologies have advanced business practices. Dr A sees both physical and virtual networking skills as essential to successful entrepreneurship. As with all our other entrepreneurs she sees language skills as the absolute essential to success and suspects that developing entrepreneurial mobility amongst English young people will be more difficult because they consistently lack proficiency in languages, even where they have achieved a GCSE or A level pass in a modern foreign language. Dr A also notes that there were many students who had sufficient specialist knowledge and capacity for hard work to take on the challenges of entrepreneurship but she found that it was unusual for a student to consider entrepreneurship as an option, and where entrepreneurship was considered it was in a relatively restricted (and often quite full area, such as web design and management, search engine optimisation) employment was what they expected, and the careers advice they were given tended to reinforce this idea. It is also currently easier for graduates in technological specialism to get work for the many large employers such as Google than it is for graduates in other less in demand areas of specialism and that also discourages entrepreneurship to an extent.

THE KNOWLEDGE ENTREPRENEUR IN POLAND (POSITIVE CHOICE MOTIVATION)

Mr. K was born in Poland, as a descendant of German immigrants. He graduated Electrical Engineering at the Technical University of Lodz in 1982, receiving the title of a professional electrical engineer. After graduation he worked in several places, but did not see good prospects in Poland for further professional and personal development. In 1988 he decided to move to Germany; having the advantage of being in contact with his parent's family who were living there and engaged in business. After arriving to Germany, Mr. K founded a company specializing in finance and insurance services. The formalities connected with founding the business he arranged mostly himself with a little help from his cousin at the beginning.

As a businessman Mr. K had to quickly improve the language (he learned the basics in Poland before departure), but the type of work he was engaged in gave him opportunities to practice and develop his language skills. At the beginning the company developed slowly but continuously through Mr. K personal development, building contacts with new people, introducing new (more sophisticated) products and learning effective sales techniques.

After gaining experience in finance and insurance in Germany he wanted to very quickly move to the Polish market, where such services (in the nineties) were very new to the market. Development of his operations in Poland occurred very quickly, through his offering life insurances with corporation of international partners (ERGO Group). The flagship product offered by Mr. K's company was Eventus DUO - the first program in Poland, combining the guarantee of pension benefits from investment in insurance capital funds.

At present his companies operate both in Germany and in Poland, where he employs around 20 insurance and finance representatives. Mr. K has developed a wide network of contacts (both with individuals and companies), offering many attractive modern insurance and financial products and focusing on direct sales, which are very common in this type of business.

Comparing the problems encountered in running his company in Poland and in Germany Mr. K remarked that in Poland he noticed more bureaucracy - the same processes associated with setting up and running a business (including reporting to authorities) are in Germany much faster and considerably easier.

THE KNOWLEDGE ENTREPRENEUR IN GREECE (POSITIVE CHOICE MOTIAVATION)

Mrs. S is from the Netherlands and came to Greece when she was 25, following the completion of her studies in History. At the beginning she did not know the language, and the people with whom she could communicate in English were very few. In 1985 she was working in the Greek islands as a tourist guide for a Dutch tourist company and that was when she took her first steps in entrepreneurship, and decided to stay in Greece; developing her own tourist and car rental office for five years

When she moved to Thessaloniki, Mrs. S networked with other professionals and used her knowledge and experience to assist other immigrant female entrepreneurs. So, when an immigrant entrepreneur wanted to start up a business in Thessaloniki, they contacted Mrs. S to get proper guidance about the procedures and necessary steps that had to be followed. Based on this experience, Mrs. S decided to make business consulting a career.

Today, Mrs. S is a freelance international business consultant and belongs to a pan- European network of consultants based in London. She does not employ staff, and her clients are mostly international companies wishing to come to Greece, or Greek companies wishing to move abroad. Mrs. S offers consulting related to knowledge management and corporate communication, and serves as a coach for CEOs.

Mrs. S feels that there is a great gap in business consulting in Greece, where business consultants who offer advice are often mistaken for insurance consultants (who are selling a service) or salespeople. In reality, however, business consultants do not care only about financial issues, but deal with the whole picture including marketing strategy, strategic planning, corporate communication, and HR management; trying to correct flaws in the system and help client companies develop further.

In terms of her success, Mrs. S considers her foreign background as an advantage. Her family background in business and commerce is also a strong point.

Mrs. S thinks that anyone who decides to emigrate in a foreign country is a 'strong' person, mainly because it's never easy to leave your home country. If someone possesses this strength and is a dynamic person then the chances for success in Greece are great. She believes that the current economic crisis provides an ideal opportunity for immigrant entrepreneurs to buy Greek companies.

Mrs. S would advise a young immigrant who wants to start up a business in Greece to find something that is really inspiring and have passion. She believes that these are the necessary skills needed to overcome any difficulties and hard times on the way to business success. Mrs. S is very happy with her career choices so far, and if she could turn time back she would have done exactly the same things.

THE KNOWLEDGE ENTREPRENEUR IN FINLAND (POSITIVE CHOICE MOTIVATION)

Mrs. P. is running a one woman consultancy in western Finland. She is in her early thirties and was born in the Netherlands Antilles. Mrs. P's company is offering consultations on intercultural communication, presentation skills and team building. The company has now been working for three years.

After her matriculation Mrs. P studied intercultural communication in the Netherlands, where she graduated in 2004. She has a Finnish husband. They first met during her student exchange year in Spain. First they moved together to the Netherlands Antilles, but her boy friend was not able to get a job there. In 2005 they moved to Finland. Mrs. P. then found she had problems finding a job. This was mostly due to the fact that she could not speak any Finnish. So, she took a three month language course which helped her to get a position as a trainee in a local school. This was a very important step in her integration process. That way she came to know many people and was able to start to build her network. Little by little she got new jobs. Recently she has worked mostly as a lecturer with several fixed term contracts at the University of Applied Sciences near her home town.

Mrs. P. started to plan for a business of her own couple of years ago. She joined a business start up course for foreigners, where she got help in designing her business idea. She also got a mentor, which in her opinion was highly significant in encouraging her in entrepreneurship and who helped her in further developing and testing her

business plan. When the business plan was ready she rented an office, applied for startup grant from the employment office and got it. The grant guaranteed her the minimum income during the business's start up period. In practice, the money went to the renting costs of the office.

During last three years Mrs. P. has been gradually building up the clientele. Her business does not guarantee her a full time employment yet, hence she has kept her position as a lecturer as well. But the clientele is steadily growing. Mrs. P. thinks that it is mostly due to her activity in networking. She finds it important to be active, to talk with people, to promote her business in every occasion, and to seek for social contacts outside work life; – as she pointed out, 'you can never know which contacts will turn up to be valuable in a long run'. In order to get clients from larger companies, it is important to know someone inside. She finds Finnish people have a cautious attitude, so building up trust is important part of the process. That's why she has used all the opportunities to get new acquaintances.

THE SKILLED ENTREPRENEUR'S STORIES

This group of entrepreneurs came to the UK with a craft or professional skill that they have used as the foundation for their business. These include carpentry, furniture making, plumbing, sewing, hairdressing and car mechanics. While some of these entrepreneurs mainly serve their own community most work within the wider UK market and as a result are well-integrated and generally have good to excellent spoken English. In many cases these entrepreneurs were married to a British person and found this helpful both in language acquisition and also in negotiating UK regulations relating to their business.

THE SKILLED ENTREPRENEUR IN THE UK (BETTER-LIFE MOTIVATION)

Miss M came to the UK from Democratic Republic of Congo as a young teenager and settled in the Midlands. Her mother was a hairdresser who on arrival on the UK noted that while braiding was common in DRC in the UK black women preferred to use hair extensions. Miss M learned her skill from watching her mother and helping her with this work. It can take up to five hours to put extensions in. Miss M finds it worrying that so many black children being brought up in the UK are dissatisfied with their hair. She is often asked to put extensions in for very young children who are finding school difficult because of their hair; they ask for blonde or brown coloured hair, like that of pop star Beyonce, in preference to their own hair.

Miss M started her business to help pay her way through university. She needed money and by advertising her service as a mobile hairdresser she did not need to invest in premises. This also allowed her to fit clients in round her studies. Initially she thought there would not be too much work and she bought her supplies directly from her mother rather than dealing with wholesalers herself. However, she quickly found that she had a significant number

of clients, mainly because she was able to offer cheaper prices than salons, simply because she had no overheads associated with premises and staffing.

Miss M found that once she started buying her own good she was able to source products more cheaply, this is because her mother is not able to use the Internet and relied on a wholesale supplier that she could visit. Miss M was able to increase her profits as a result of the ability to source supplies online. She also found that as word of her venture spread through her year group non-African girls were asking for extensions, giving her additional work. Miss M noted that this is slightly more difficult than working with African hair; the extensions are made from Chinese hair and this is coarse and does not take well to the pale colours and finer texture of European hair. She managed to find a training course where she could develop skills in working with extensions in European hair and feels that the investment in this has been worthwhile as it allowed an expansion of her business. Miss M commented that for her this was easy as she speaks good English but for her Francophone friends such options are less easy to access.

Miss M plans to expand her business once she has finished at university, she thinks students entrepreneurship has huge potential in a range of areas. Many students need to earn money to support them through university and Miss M believes through entrepreneurship students can earn good money and develop their own interests and skills.

THE SKILLED ENTREPRENEUR IN POLAND (BETTER-LIFE MOTIVATION)

Mrs. I was born in the Union of Soviet Socialist Republics (USSR) in Moldova (now is an independent Republic of Moldova). She came to Poland right after finishing secondary school to undertake medicine studies in order to become a dentist. She started her studies in Lodz in 2002 and graduated in 2008. She was studying in Polish as her command of the language from the very beginning was good (her parents have Polish roots and she learned language at home). During the studies she improved the knowledge of Polish and now she speaks very well; indeed, it is hard to tell that she was not born in Poland.

At the moment she is a temporary Polish resident. This permit is valid till the end of her current work contract (2012), mainly thanks to the fact that she is a Moldavian citizen of Polish origin. The Polish government carries a special policy for immigrants that have Polish origins, that is manifested by financial (grants for studies) and legal (assistance and help in obtaining a long-term residence permit to stay in the country) support.

She decided to come and study in Poland, because she claims it would be impossible for her to be accepted for studies in the country of her origin. Mrs. I doesn't have knowledge about the situation now, however when she was leaving Moldova, only persons who had some connections with the academic representatives or were children

of doctors and dentists were accepted for medicine and dental studies. Compared to that, the recruitment process in Poland was far more fair and transparent.

The company, whose owner is Mrs. I, specializes in dental services for individuals. She decided to set up her own business, because it is more profitable to provide dental services in this way, compared to being employed as a dentist by external company. One of the barriers of entering the dental services market are the initial costs of establishing such business. However Mrs. I at present is renting both the office and the facilities from a company that specializes in dental equipment outsourcing. Mrs. I is planning to go completely on her own (purchasing the necessary equipment) but this requires significant capital investment and requires good business and management skills. At the present Mrs. I is concentrating on improving her dental skills and management capabilities and thus becoming fully independent has to wait.

Mrs. I chose Lodz as the city where she started her business, although in her opinion and data available to her it is the city where there is one of the greatest amount of dentists per 10 000 residents in Poland. Despite large competition for her business, all her personal matters encourage her to stay in Lodz.

Her company is developing slowly, but continuously. Mrs. I described dental services as a specific type of business, depending on gaining the trust of customers (patients) much more than other types of business, and business growth is dependent on customers' willingness to recommend her services to others. Those elements are much more important than e.g. the price of the service. In the future (3 to 5 years) she is considering expanding her business and opening a dental office in the location where those services are not available yet (e.g. in the rural areas, distant from large cities), as she sees that there is a market niche.

During establishing and running the company Mrs. I didn't encounter any particular problems; however she points out that in case of dealing with public offices it all depends on who you encounter, as she has some very positive as well as very negative experiences in dealing with civil servants.

With regard to dental services, Mrs. I assess Poland as relatively not-attractive market comparing to the rest of Europe (and Scandinavian countries in particular). In her opinion this situation appears mainly due to the fact that many dental services in Poland (even offered by private dental offices) are subsidized by the public health service and their prices are too low, that makes them less profitable compared to the amount of work needed to be done. In comparison to other countries, where dental services are mainly financed by individual patients from their own funds, then prices for the services are higher and the work done by the dentist is valued more. Nevertheless Mrs. I is not planning to move with her business abroad.

THE SKILLED ENTREPRENEUR IN GREECE (BETTER LIFE MOTIVATION)

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Mr. R was born in Germany from Italian parents. At the age of 3 Mr R and his family returned to their home country Italy, where he grew up in a farm. He was eager to learn more about farming and agriculture and therefore decided to study Agriculture at the university. His family had a strong entrepreneurial background, as both his parents had run their own business in the past. While studying at the university, Mr R started his own agriculture business based on manufacturing herbal products, which run for ten years. Following that, he got involved in academic research at the University and concurrently taught in professional schools and gave seminars about organic farming.

Mr. R came to Greece in 2001 with his partner-for-life, who is of Greek descent. He successfully adapted to the Greek culture – mainly because of the similarities between the Italian and Greek cultures. Initially Mr. R faced some problems with the language and in finding a job in the agriculture industry. Also, the practices followed by Greek agriculturists differed from the ones followed by the Italians. For this reason, Mr. R completed all the necessary procedures to get his academic and professional qualifications recognized by the Greek state, registered to the national registry of Agriculturists, and commenced a professional career in his domain of expertise.

After this initial period Mr. R collaborated with a fertilizer corporation based in Italy, and eventually became the company's official representative in Greece. A few years later, and having received a start-up business grant, Mr R developed a wide supply chain network throughout Greece, specializing in fertilizers and seeds used in organic farming. In 2003 the company was involved only in wholesale trade, but later he got into retail business too. Today, Mr R's enterprise is based in Thessaloniki, the second largest city in Greece, employs one person, and sells fertilizers and seeds to wholesale merchants, and agriculturists.

According to Mr. R., one of the reasons for the success of his company is that he offered innovative products, and therefore, faced little competition. If he decided to start up his business in Germany or Italy, where organic farming is much more advanced and the competition between companies is stronger, he would probably not have succeeded so well. .

The main differences between Greece and Italy are that Greek agriculturists are mostly involved in commerce, whereas Italians are service providers, and that organic farming in Italy is more strongly regulated.

Mr. R's advice to immigrant entrepreneurs wishing to start up their business in Greece is to get in touch with the Greek and foreign chambers of commerce, and network with other Greek and immigrant entrepreneurs working on the same sector. Also, Mr R says that immigrant entrepreneurs should pay special attention to legislative issues, because laws often differ between countries. Finally, if someone makes the decision to start up her/his business in Greece, s/he should be very careful in their selection of partners and collaborators, and especially in setting payment terms and conditions.

Mr. R states that if he could turn time back, he would probably change some of the things he did: for instance, he would have started up with retail sales much earlier than he actually did. Nevertheless, an entrepreneur should look ahead and be able to make any changes needed for the benefit of his enterprise.

Mr. B has a very similar story to that of Mr. R in that he too built on skills and knowledge gained through his work experience and developed his business that way. He was born in Jordan and he came to Greece 25 years ago for educational reasons. When graduated from school he came to Greece in order to study economics in the university. In the meantime he had some intensive courses in Greek language. Thereafter he met his Greek wife, got married and settled with his family in Greece.

He selected Greece as destination for his studies because he admired ancient Greece and its history. He has heard a lot about Greek civilization and history that interested him. He also believes that Greek people are very close to his mentality and soon he get accustomed to Greek culture.

For a few years he was employed in the production department of a company. However his first business started when he cooperated with a partner in his existing trading company. However very soon he decided to go on alone in the same field.

Today Mr. B is in his early forties and for the last eight years he has been running a company dealing with trading heating, plumbing systems, and sanitary-ware,. When he set up the business the building industry was booming and his business also did well. His customers are mostly plumbers and dealers in heating and sanitary systems.

Mr. B believes that his business background supported his aspiration of becoming an entrepreneur and his decision to go through with his idea. His parents and his brothers trade in Jordan too. He hadn't any financial aid from them but he had their total moral support and that was enough.

He would suggest other immigrants who are thinking about setting up a business should have a clear idea about what they want to do and how they can manage it. Furthermore he states that it is crucial for

them to do it as well as possible and that it is helpful to understand the local culture and customs. . At this time he feels that market conditions are not ideal but someone who works hard for his business future could still attain his goals and become competitive in the market.

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THE SKILLED ENTREPRENEUR IN FINLAND (RELUCTANT / INVESTING MOTIVATION)

When Estonia got its independence back in 1991, the country had to build the whole administration from scratch. A lot of new civil servants and state authorities were needed. Mr. S. was 20 years old at that time and he got the opportunity to become a police man. For 10 years he worked as a police man. However, the wages were small, and when he saw an advertisement in the local newspaper, where truck drivers were recruited to Finland, he decided to take the opportunity. It was easy to get a work permit as he already had an employment contract.

Mr. S. worked four years in a transport company in southern Finland, first as a driver and then as an organizer. Then he got an opportunity to buy one third of the company from the owner who was planning his retirement. After five years the owner wanted to retire totally. At that time Mr. S. had become the virtual leader of the company. He was the one who knew how the things were and what was going on. So it was quite natural that the principal shareholder offered his share to Mr. S. The decision was not easy for him. He had to think hard. Originally, he had come to Finland with a wish to have a steady job with a decent salary. To take over the company and all the responsibilities and pressures that come with it, was not really what he had hoped for. However, he wanted to take the challenge. Hence, Mr. S. became the principal shareholder of the company.

Since that year 2008, the company has been growing strongly. The number of the trucks has doubled from 15 to 30, and the turnover of the company has almost tripled within three years. The company has now over 40 employees. At the moment, the company strategy is to wait for a while and then start growing again.

Mr. S. has not come across any prejudices while running the business. He can already speak Finnish well after living here for ten years. Ability to speak the language and computer skills are important to running a business. There aren't any big cultural differences between Finland and Estonia, either. He has only noticed that decision making of Finnish CEOs takes a bit longer time than in his country of origin. The main success factor of his company has been hard work, he thinks. His company is consciously trying to deliver services that are of high quality. He thinks that as long as the service is good, the customers don't really care if the entrepreneur is a Finn or an immigrant. There is an accounting company taking care of the accounting, which he finds important, too.

The advice he wants to give for immigrants starting up a business, is to remember that being an entrepreneur means a full time commitment to the business. You can't expect to work from nine to five and then forget all the work related things. It is also important to remember to keep the funds of the business separated from your own

funds. Many times the business-owners tend to 'borrow' from their company and find themselves in trouble when company funds run out.

THE ETHNIC (FOOD) ENTREPRENEURS STORIES

Food is central to immigrant entrepreneurship (Kloosterman et al, 1999; Basu, 2002) with previous studies finding that lack of language, education and even capital need not be an impediment to starting up a small take-away or restaurant specialising in ethnic cuisine. In the UK Chinese and Indian restaurants has been a significant feature of immigrant entrepreneurship for more than 100 years. The earliest were established in London and Liverpool during the second half of the nineteenth century (Leung, 2010) with the early 20th century seeing a wider range of ethnic food outlets established across the UK, including Jewish cuisine, catering at first to compatriots and co-religionists, but as time went on developing a far wider market. Food-related entrepreneurship is a commonality across immigrant groups and there were many similarities in experience found in the interviewees for ELIE UK where they were engaged in this type of entrepreneurship. This case study concerns Mr WY who represents a pinnacle of achievement but whose business has followed a pattern of development that can be seen in all of the other interviewee's stories. This suggests that there is a ladder of food-related entrepreneurship that can be climbed so far as the individual entrepreneur wishes, but that success in climbing the ladder rests on a range of factors, not all of which are controllable by the individual but with some factors that can be managed and knowledge of which will be helpful to entrepreneurs.

THE ETHNIC FOOD ENTREPRENEUR IN THE UK (POSITIVE CHOICE MOTIVATION)

Mr WY was born in the West Indies into a Chinese family. His father was a businessman of some repute and had a factory that produced soft drinks. The global economic slump in the 1930s encouraged the family to return to China and they were caught up in the difficulties of the war between China and Japan. Mr WY completed his education in China but the family maintained English speaking as this was seen as important both in living in Hong Kong and also as a business language. In the late 1950s Mr WY came to the UK to seek work and was first based in Liverpool where there was a sizable Chinese community. He says he had an advantage because he was able to read the English newspapers and take account of changes and trends. Many people who started in the UK with him never learned the language effectively and so he thinks were not able to exploit opportunities as effectively as he could. Mr WY got a job in Hull through contacts, working in a restaurant. He cannot cook and worked as a waiter. He was able to save and brought his first Chinese restaurant, employing a chef. Very soon he discovered a central problem of being a restaurateur; he was at the mercy of his chef. Very often chefs would decide to leave and set up their own takeaway or small restaurant, leaving him to find another chef very quickly. One chef did not even start work; he arrived and went off to the local bookmakers, where he had a lucky accumulator bet and made so much money he immediately left Mr WY's employ to return to China! Mr WY said that at the time (early 1960s)

most restaurants in the UK shut at 10pm, if not earlier, so staying open after the pubs shut at 11pm gave his business and others like it an advantage. His brother also came to England and worked with Mr WY, so that they were able to develop a small chain of four restaurants across the East of England. However, the problem of chefs and difficulties in obtaining ingredients led Mr WY to decide that he would move into wholesale supply of Chinese food and restaurant necessities. The acquisition of their first warehouse, with family accommodation on the top floor and including a basement area and car parking in Birmingham was an ideal base for a Chinese grocery. After only five years the business outgrew this site and within eight years Mr WY and his brother acquired their first Manchester outlets. Later expansions included development of business centres associated with their sites (now in London, Manchester, Croydon and Birmingham), an online shop that has customers as far away as Australia and South America, and the continuous development of the business into the production of food-stuffs such as sauces and cooking ingredients. The business centres attached to the various wholesale and retail centres attract a wide range of entrepreneurs, mainly but not exclusively immigrant led, including banks, restaurants, Chinese printers, hairdressers and other small and medium enterprises. In addition Mr WY has developed a property portfolio and an internationally respected educational charity as well as being involved in a number of civic projects, especially in Birmingham. The group now employs 400 staff over its four sites and continues to grow and develop.

Mr WY at first might appear an unusual case to include here as his business is in fact large, but in fact the many ethnic entrepreneurs we have investigated can be seen to follow a similar pattern. If entrepreneurship is seen as a ladder then the entrepreneurs following the ethnic food approach can be seen to be at different heights on the ladder. The bottom rung here is the simple take away or small restaurant. This stage was highlighted by Dr S as particularly common amongst immigrants from China who did not have good English and were therefore not able to exploit opportunities to develop their business further. Within the ELIE UK strand of the project the small takeaway was often the first stage of entrepreneurship in the UK. Mrs KC (from Thailand) noted that until her family had learned English they were unable to move on from this business into the Thai grocery store they now own and several other participants have moved up to owning two or three restaurants, incorporating delicatessens within their restaurants, and others have expanded into wholesale food distribution. This suggests that there is a model within ethnic food entrepreneurship that can and does for some entrepreneurs, lead from small to large enterprise. Careful analysis of consumer's behaviour and especially the adaptation of elements of other countries help to identify market niches despite of strong position of international companies. Skilful fitting into a niche market often does not require high amount of start-up capital. Running a well-developed business requires a prudent decision especially making investment.

THE ETHNIC FOOD ENTREPRENEUR IN POLAND (POSITIVE CHOICE MOTIVATION)

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Mr. W was born in 1968 in the former Soviet Union. After the collapse of the Soviet Union and consequent collapse of Soviet industry, Mr. W could no longer find work in his profession. This resulted in his decision to get new qualifications, strongly connected with his passion for food. Mr. W decided to become a cook; practicing in a variety of regional restaurants and receiving diplomas, certifying his qualifications. The opening of Kazakhstan to foreign investment took place along with the introduction of a market economy. The new economic system required newly qualified staff with knowledge concerning economy.

Mr. W then decided study economics, as it was an opportunity to obtain new, higher qualifications and a new interesting job. After graduation, he was an economic adviser to many companies that have begun investing in Kazakhstan. The Kazakh market was very receptive and created opportunities for businesses such as those importing goods from Western Europe (mainly from Germany) and selling them throughout the country. As a result he became the president of the business association. However, the global crisis has not spared the country in which he lived, leading to a change of circumstances for Mr. W.

As a result of the economic downturn international investments in Kazakhstan began to drastically decrease, and the associated demand for western products also declined. This influenced his decision to emigrate to Poland, where he lived for several years with his daughter, who recently had a child. His family's Polish residence was quickly legalized by obtaining the status of returnees, because of his grandparents, who were relocated to Kazakhstan during World War II. Initially, he had language difficulties alongside problems finding jobs and housing. He intensively studied the Polish language for two years and adapted to Polish culture. He also wanted to share his experience of eastern cuisine and culture. Thanks to the permissions he obtained from the Labour Office in 2011 he became a qualified chef and started his own business (branded Teremok) where he serves handmade products such as dumplings, ciebureki or pelmeni. Mr. W had experience in Kazakhstan with conducting this type of business; ranging from catering to production. The main clients of his company are the dumpling restaurants in Lodz. A number of fresh products are ready for consumption (e.g. dumplings, dumplings with mushrooms) with a variety of frozen products also produced. Mr. W's business is one of the biggest outsourcing companies providing such services to restaurants in Lodz. He gets a lot of help with running his business from his wife and daughter.

Mr. W indicated that the main barriers with starting a business in Poland were the complicated tax system and extensive bureaucracy.

Mrs. T was born in Italy and after graduating from university she married and moved with her Greek husband to Thessaloniki. In Italy she had studied medicine, followed by a Masters degree in nutrition in London. For a short time she worked as a general practitioner but soon moved into the field of nutrition, while at the same time taking her first steps in business.

Taking advantage of the existence of a very skilled chef in the family, she opened her own Italian restaurant in Thessaloniki, focusing on quality ingredients. She states that this initial venture came about through chance. The restaurant was successful even in its first year of operation and after a few years it was awarded for its excellent service and quality of its dishes. Initially, Mrs. T worked mainly on the smooth running of the business, but last year, she exclusively focused on bringing to life the mission of the restaurant; offering her customers original high quality, Italian flavours at reasonable prices. Moreover, in order to best serve her customers she introduced a home delivery service.

Despite the difficulties of the current economic climate Mrs. T is satisfied with the progress of the restaurant thus far. She remains cautious however, stating that her business aim is firstly to survive and secondly to make a profit.

During the set-up period, the support of her husband and her family was crucial. They helped her financially. She also believes it is impossible to set up a business with no help at all and without possessing a basic knowledge of marketing and business know-how. Nevertheless, Mrs. T herself started without this knowledge of marketing and business know-how, often making small errors, which were only remedied when she later gained the relevant experience.

Furthermore, she believes that if she took the same steps in a larger city she would have had greater success, with perhaps fewer difficulties. That's why she insists that local society should encourage more entrepreneurs to create and work with vision and integrity.

Her advice to other immigrants who wish to set up a business in Greece is to think hard and thoroughly examine every eventuality, taking small steady steps at first. As an entrepreneur, you need to be open-minded and have the spirit of entrepreneurship inside you, willing you on.

Despite having a broad range of interests, she is convinced that if she had the opportunity to begin something new, she wouldn't pursue it, because she truly loves her work and wants to develop it in a myriad of ways.

Mrs. T is a very active entrepreneur who successfully manages to keep a healthy balance between her business and her family life. She looks upon any difficulty as a challenge because she sees "life as a series of challenges". She welcomes the problems that crop up in her business and in life in general because overcoming them makes one into a true entrepreneur.

THE ETHNIC FOOD ENTREPRENEUR IN FINLAND (POSITIVE CHOICE MOTIVATION)

The family of Mr. H. came to Finland as refugees 18 years ago. Mr. H. was still a small boy at that time. His family came from Iraq. In Finland Mr. H. went straight to school. Hence, starting the school at the age of seven without proper language skills was quite difficult for him. He first entered the one-year preparatory education offered for immigrant children by the municipality and then to the normal school. But even if the start of the school was not easy, he has succeeded in his studies and got a vocational qualification in business and administration at the age of 19.

Mr. H. was already selling all sorts of things at an early age to earn some pocket money, and he thinks that entrepreneurship is "in his blood". This is now his third company, even though he is no older than 26. The first one was a restaurant. In fact it was never even opened, since it turned out that the premises were not suitable for setting up a restaurant. That he did not know and he had even already invested some money in the furnishing and other equipment before finding that out. The next one was a sweet shop in a new shopping centre. That was something a bit extraordinary since there are not that many immigrant entrepreneurs in new shopping centres due to high rents. At that time he was even chosen to be the head of the business owners' association in that shopping center. This third one – which he is running now – is a grocery shop which is also subletting premises to other immigrant entrepreneurs. The shop is selling food stuff from many countries from all over the world. Therefore, also the clientele is very mixed. They come from the Balkan peninsula, Russian, Estonian, Finland, Arab countries, Asia etc.

Mr. H. is a very active person, and involved in many things, like associations, politics and charity. That way he has got a lot of positive publicity for his business in the media. But the best advert is when good experiences of customers are passed down by word of mouth. However, everything has not always gone

the way planned. Even if he made precise calculations, things didn't always turn out in reality like on paper. He also feels that the authorities have not always treated him fairly. They have done everything "by the book", but the problem is that they have not been equally strict with other business owners. One structural obstacle has been also Finnish legislation. Mr. H. thinks that Finnish external trade legislation is quite protectionist and restricts the import some food stuffs directly from the country of origin even if it those products would not be otherwise available in Finland. These are then often imported via Sweden. These adversities have forced him to fight even harder and made him stronger, he thinks. He has gained most support from his family, the local start up agency and his accountant.

Mr. H. thinks that it is important to emphasize more to the public that one cannot succeed without hard work. For starting a business one needs a good business plan. One should be willing to ask for help as many times as necessary, too. It's good to have a professional bookkeeper right from the start, he says. He has noticed that some immigrant entrepreneurs have got into trouble because they have not understood the language well enough, and have signed some contracts without reading or understanding them properly.

THE ETHNIC FOOD ENTREPRENEUR IN FINLAND (POSITIVE CHOICE MOTIVATION)

Mr. S. is an Irishman, who met his future wife on holiday in Spain. She was Finnish. The couple moved together, and when their first child was born they decided to move to Finland. They felt that Finland was a good place to raise and educate their child. When the decision to move was made, Mr. S. started to look for language teaching jobs in Finland, and after a couple of months found one. From then on he had several employments in different language centres.

A year ago he and his wife opened a little corner shop style grocery in a market hall in southern Finland. Today the shop employs Mrs. S. full time and Mr. S. part time. Their idea was to import British groceries to Finland. The idea was born both from Mr. S.'s personal yearning for British food in Finland and from the fact that these products are not available in Finland.

There aren't that often stalls available in the market hall, but they were lucky that there was one becoming vacant within some months when he enquired about it. There were also other applicants, but fortunately the city council decided in favour of them. Their company has also a web shop, but most of the trading gets done in the market hall premises.

Mr. and Mrs. S. made a business plan with the help of the local start up agency. This business plan was very useful not only for themselves but as a tool to communicate their ideas with the city council and financiers. They got a business loan and a start up grant, which helped them to start. One thing that Mr. S. thinks is peculiar to Finnish society is that Finns seem to be obsessed with the Internet. Therefore, Facebook and other web based media are important ways to get your name known.

Mr. S. advises other immigrants who are planning to start up their own business to study the markets and business opportunities carefully and to ask and listen to all the advice available before starting up the business. He is very satisfied the way things go now, and would do everything same way all over again. Mr. and Mrs. S. are hoping to branch out to other market halls in Southern Finland in the future.

THE ETHNIC ENTREPRENEURS STORIES (NON-FOOD)

This category of entrepreneur is one that is interesting. Many non-food ethnic entrepreneurs are providing good and services to their own communities but others have an extremely diverse clientele. These might include ethnic tailoring or clothing; saris, salwar kameez, niqabs or modest swimwear for example. Other businesses include mendhi artists (henna), travel agents specialising in trips to Hajj, delicatessens selling only Polish foods, imports of spices, or specialist ingredients, money transfer companies for remittances home, martial arts Dojos and Chinese medicine practitioners. However, while initially these businesses were providing goods and services within their own community there is evidence that in multi-cultural Britain the client base for many of these businesses is developing to include British people as well as other nationalities. This aspect is particularly noted with Chinese traditional medicine which is now a common feature of many British high streets.

THE ETHNIC / CREATIVE ENTREPRENEUR IN THE UK (POSITIVE CHOICE MOTIVATION)

The case of Miss H is a good example of the move from a business providing services for fellow immigrants to one that serves a far wider community. Arriving in the UK just before her second birthday she started her company at the very young age of thirteen. She loved art and began providing mehndi for her school friends and then the local community, specialising in weddings. At first she concentrated on traditional designs and worked exclusively within the local Asian community in a North-west town. However, as she got older fashion trends moved increasingly towards body art, with tattooing becoming

mainstream and women increasingly prepared to use body art. Miss H was a good artist and developed designs that her English friends liked. Mehndi offers a temporary tattoo, lasting up to a fortnight and her business rapidly expanded, doing designs for parties or events. Miss H now has a style of free-hand henna art that is related more too European pop culture and advertises her service at youth venues, clubs, markets and festivals. Ms H markets her business at younger women who want body art without the permanence of a tattoo. This art form is hugely popular at festivals and events and Miss H has more work than she can manage so now Miss H is considering training others to work for her and setting up shops to offer this service.

One important issue that Miss H wanted to share was the role of trade fairs in business promotion. She was offered a stand at such a fair, but lacked knowledge to make best advantage of this. The promoters asked first what she would charge per customer who visited her stand and then said they needed 30% of the charge as part of the fee. Miss H agreed to this but later realised that this made her costings incorrect. She feels that easy to access advice on financial planning for small businesses, especially those being run by young people would have been a great help. She did look online but found things were too time-consuming and difficult to benefit from when needing some quick advice.

Miss H had not any language barriers but she did comment that it is older immigrants in her community that tend to run businesses that only serve their own community. She feels that in England there is a culture of 'just do it'. She did not think it strange to start her own business so young because her father, uncle and older brother were all in business too and had never worked for an employer. Her brother helped her in the early stages by making her some business cards and advising her about how to transport her materials safely (on public transport) as well as going with her to open her own bank account for her takings (when she was 14).

THE ETHNIC ENTREPRENEUR IN POLAND (RELUCTANT MOTIVATION)

Mr. A comes from Baghdad, who after the outbreak of the Iran-Iraq war in 1980 moved from his country. Firstly, Mr. A went to Romania to study, but he could not decide which faculty to choose, and he also could not adapt there. In 1982 he moved to Poland. At this time he was 22 years old.

The prerequisite for studying in Poland was to participate in a Polish language course in the School of Polish for Foreigners in the University of Lodz. After completing the course he started studying Economics at the Faculty of Economics and Sociology. During the years when he was a student a

graduation period of 4-5 years by both foreigners and Poles were very rare and Mr. A finally graduated after 8 years of studying.

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During the eighties Poland was not a very dynamic country and for many people these years were a “lost” time. Lack of motivation and poor prospects after graduation, especially economic and technical were typical for this time.

However, at that time advantages could be gained for those able to trade currency (especially American dollars or German marks), as well as selling goods which were imported from abroad, that were not available in Polish stores. However, it was almost impossible to carry a legal business activity at that time. In order to set up a company one had to apply for a lot of licensing documents, as well as to pay clerks (bribes) to speed up the decision. Foreigners were often not issued permits to conduct business. The only exceptions were the joint ventures companies where the foreign entrepreneur partner usually came from Western Europe or the United States; often companies or individuals with “Polish roots,” and Polish-speaking, as knowledge of foreign languages in Poland was very low in the eighties. Everything changed after 1989.

Mr. A did not plan to become an entrepreneur after finishing his studies. However even with good knowledge of Polish he could not find a job that would satisfy him. With the economic changes of the nineties and observing the development of Polish culinary habits Mr. A saw a chance for himself and finally decided to start his own company.

In the beginning of the nineties the majority of the spices used in Poland were only salt, pepper, allspice and bay leaves. However, later the Poles began to adapt dishes from oriental cuisine. This was due to more frequent travels to the Arab countries (such as Egypt, Tunisia, and Morocco) and Turkey. Those interests resulted in a growing demand for various types of spices, which are very often used in the cuisine of these countries. Moreover, many new restaurants opened in Poland at that time, both European (Italian, French, Spanish, and Greek) and exotic (Indian, Mexican, China, Thailand, Vietnam, and Japan).

Over the last ten years, the spice market has developed very rapidly. Nevertheless, Mr. A perceives that there is still a place for new suppliers who are filling a niche and can effectively compete with major companies; both Polish and international corporations.

Mr. A's current company was established in 2004. It is engaged in the import of herbs, spices and food concentrates and their sale as wholesaler and retailer. His company did not need high capital investment to start up. Mr. A had only 4,000 zlotys (about 1,000 Euros) when he established his company and renovated the office, where he is based. His greatest assets were contacts in the Arab countries (also with the support of brothers and sisters living in Baghdad), and good knowledge of six languages.

Mr. A sees chances of developing his company in the still-growing Polish market thanks to the owners of restaurants, who continue to introduce new dishes to their menus, requiring more and more herbs and spices, as well as new mixtures. According to Mr. A achieving success in this market depends particularly on continuous analysis of current and evolving culinary tastes of Poles who are now willing to eat not only traditional dishes, but who seek novelty and are willing to undertake culinary experiments.

Mr. A's company is growing very quickly, reflected by achieving higher turnover every year and increasing the number of customers. He conducts the business very carefully, and wisely, with a vision of careful development in the future. He is considering extending its activities as well as employing new staff in the near future. However the main obstacles; identified by him as a barrier, is bureaucracy and lack of openness of officials to provide assistance to entrepreneurs leading small businesses.

THE ETHNIC ENTREPRENEUR IN FINLAND (POSITIVE CHOICE MOTIVATION)

Mrs. N. was born in Indonesia 30 years ago. She has now been living in Finland for six years. She is married to a Finn and therefore moved to the country. She has had her own business for five years. She is importing garden furniture and other interior decorators supplies from her home country to Finland and selling them on a web shop and in a brick-and-mortar store. She has also started to import some food from Indonesia, but this element of the business is still very small-scale.

As a young girl Mrs. N. was very determined to get out from her small country village and to study for a good occupation. She moved to town and got a degree in management. After her graduation she worked a couple of months in a bank and five years as an export assistant exporting goods from Indonesia to Europe. This gave her very important experience in import and export trades and regulations.

Her brother has a company in Indonesia which takes care of buying the furniture from the producers. This is important, since otherwise it would be difficult to trust the suppliers and check the quality of the products. Mrs. N. learned at the early stages of her business that the seasons of the year in Finland are very different to the seasons in Indonesia, and the coldness of winter sets some very high quality standards for the garden furniture. The seasons of the year have also a strong influence on the customer demand. All garden furniture is sold in spring and summer, and there is hardly any business going on in the autumn and winter time. This fact she learned the hard way during her first year in business. Dealing with your own family makes it easier to communicate these cultural and environmental differences.

The start in Finland was difficult. Her visa was valid only for maximum of three months. After that one needed a residence permit, which could be applied only from the Finnish embassy in one's home country. In Mrs. N.'s case this meant that she first came to Finland for three months and got married, and then returned to Indonesia and applied for the residence permit.

In Finland she started a language course and worked in an international wood industry company as an interpreter (Indonesian-English) for their Indonesian projects. Then she got the information about a business start up course for foreigners and joined that. The course was very useful. There she wrote the business plan and got comments on it, and perhaps the most important of all, she got a mentor for her start up project. From him she got a lot of good advice both about the business idea and about the regulations and administrative duties in Finland. She thinks that her education was very helpful in starting up a business as well as the positive attitude which she has. She also thinks that having her husband's Finnish surname herself and in the name of the company has helped her and her company to gain trust. She warns other start up entrepreneurs about listening and believing hearsay and rumors and says it is important to look for reliable sources of information. Entrepreneurs should also take into account that Finland is a really small market area and that nature and seasons have a big effect on consumer behavior around the year.

THE WEB-ENABLED ENTREPRENEURS STORY

The work of Hart (2009, 2011) and others on immigrant entrepreneurs in the USA and their significance in high-tech business start-ups has noted that a key factor in their success is the early adoption of internationalized approaches to their business. This factor is also found amongst the web-enabled

entrepreneurs in the ELIE project. These are businesses that could be based anywhere; they are working in many parts of the world, with the web enabling communication, data and money transfer in real time. In many instances the rationale for setting up in the UK as opposed to anywhere else in the world is emotional ties. So we have a number of participants who wished to stay in the UK to be with spouses or partners who are English, but had business interests largely based overseas or they have settled here and developed a business without borders; maintained and managed via the Internet. These businesses are not necessarily technology-based businesses, web-enabled businesses in the ELIE sample included creative networks, events management, graphic designers and architects as well as software developers and online traders. The case study below was chosen because through its automatic and very successful use of Facebook as a tool of business development it may represent a new direction for web-enabled entrepreneurship. The functionality of social networking for this young entrepreneur; and for others like him is such that Mr. S did not even consider any other means of organizing business.

THE WEB-ENABLED ENTREPRENEUR IN THE UK (POSITIVE CHOICE MOTIVATION)

Mr. S. was born and brought up in Cyprus, being educated there and speaking Greek as his first language even though his mother is English. As he has relatives in the UK he decided to study here, and as his English speaking was up to ILT level 7 he thought he would be able to manage to study and live here with no difficulties. While still living in Cyprus Mr. S started running themed event nights for British visitors to the island and these were very successful. Mr. S came to the UK to attend university and immediately noticed that there was a significant Greek-Cypriot student population in Greater Manchester (around 6000). He had good networks in the Greek-Cypriot community and decided that the themed nights he had organized for English visitors to Cyprus would work equally well as Greek-themed nights for the Greek-Cypriot student community in Manchester. He says that when he first arrived in the UK he found his English was not really at the level he needed for establishing a business, or for studying, and that he struggled to understand conversations. For about a year he relied on friends to help him out with his business activities; he would tell them what he wanted doing and then listen as they arranged things for him. This was especially important with the technicalities of arranging venues and the complexities of licensing regulations. Also, being based in Manchester he found northern accents difficult. However, his business rapidly expanded to other cities in the UK and is now expanding across Europe. This business is entirely marketed and managed via Facebook and the regular large events attract audiences of up to 600 with a wide range of young people from many backgrounds and

nationalities attending. Mr. S uses the networks he generates by Facebook to snowball knowledge of events and venues to a wide audience. He also uses Facebook as a tool for communicating with customers, through posting on their SNS and setting up links to his related events. He is further developing the business into more general events management, also through Facebook, and this new venture is also attracting clients. Mr. S has effectively franchised the business model and as a result the brand name now has a presence in eight UK cities plus Slovakia, Greece and Cyprus and is expanding into the Balearics.

THE WEB-ENABLED ENTREPRENEUR IN POLAND (POSITIVE CHOICE MOTIVATION)

Mr. A and his company are a clear example that sometimes, to start your own successful business, one could use something more than just the necessary knowledge and assets. His entrepreneurship is a story of pure coincidence and a great amount of love.

A couple of years ago Mr. A was a young and very skilled graphic designer in Germany. At that time he was already thinking about starting his very own company not necessarily in his country of birth but anywhere in the world. Being born and raised in Munich and having a wealthy family gave him a strong start. There, by sheer luck, he met his future wife who happened to be a Pole by birth travelling through Germany. Mr. A claims they fell in love at first sight. Without any hesitation he decided to pack up and follow her back to Poland. Due to the fact that his design services could be done via internet it made no difference for him where his business was based. Mr. A and his, by that time, fiancé chose to start their new life in Łódź.

At first everything went quite smoothly. They managed to get a suitable flat and made a lot of friends. Stefan remembers that the first problems arose when he wanted to register his business. Being able to speak German and fluent English, but not Polish, he could not communicate with the government office workers. He spent an enormous amount of time going from one office to another being sent back all the time. Mr. A was absolutely positive that if it were not for his wife's (they got married soon after arrived in Poland) efforts there would be no way he could start his business on his own. He was deeply shocked by the amount of paperwork needed to be done and the impossibility of completing these by phone or e-mail. Eventually everything worked out and his company could be started; it is situated in a tenement house. The rented flat is full of high-tech equipment such as notebooks, workstations, tablets and projectors. The atmosphere there is very friendly and makes one feel at home.

His services are aimed primarily at large enterprises. The company deals with designing buildings and advanced computer graphics used, for example in advertising. Stefan says that he does not get a lot of orders from Polish companies mostly because his services are quite expensive and he cannot afford his time for small orders. Mr. A's company is doing very well. He is able to provide for his wife and two children and still develop his business.

Mr. A considers Poland as a unique and extremely friendly country – all except the government offices here. He claims that all the necessary procedures considering paperwork with starting and conducting business in Poland are very time-consuming. Stefan even mentioned that he has been looked down upon due to his German nationality. All in all, Mr. A is very grateful that he was lucky enough to find the love of his life and start a completely new life in a country he is very fond of.

THE WEB-ENABLED ENTREPRENEUR IN GREECE (BETTER-LIFE MOTIVATION)

Mr. D is now in his early thirties; he was born in UK and came to Greece for personal reasons. His partner owned a business in Greece; it was easier for him to move rather than for her to relocate to Britain. He had family experience of entrepreneurship and he had taken a business studies course in UK. Nevertheless his first job in Greece was in the field of transport as he has a profession qualification for that type of work.

When Mr. D was thinking about starting a business he found that there was a gap in the Greek market for motor vehicle spare parts which could be delivered directly and fast in every Greek town or abroad. Then he thought that one online shop selling car spare parts 24 hours a day would be a great choice. He employs just one person and he sells his products via internet and via telephone. After sale, the products are delivered to customers by courier. He doesn't have a shop, just one office but he advocates making his site look like a shop. It is a very modern site which shows the product and its availability online. Currently there are many traditional automotive parts shops, but for the internet the company is unique in Greece. This type of business is more common in Latin America and in UK, than in Greece so setting up one of the first online shops in this field in the Greek market is an achievement.

Mr. D was inspired to establish an online business because he has heard many stories about entrepreneurs who owned successful online shops, so he decided to give a try. This was his first venture so he tried to do his best and become well known throughout the market. When he started his business he received great support from his girlfriend especially with managing paperwork and regulations. He

found learning the Greek language very difficult. He now speaks a little Greek and when he first arrived he had lessons in order to communicate; passing some exams in Greek language. However, most people, who he speaks to also speak English, so they usually communicate in English. He thinks that not speaking Greek is a problem for an immigrant in Greece and it's difficult to have many employment opportunities unless you have Greek.

Nowadays, he believes that due to the financial crisis it is difficult to do business everywhere, including in Greece. However he feels that it is important that regulation is more or less the same between European countries and that people inside EU are familiar with these. In his experience many things like employment, the stock and the shop are almost the same as in Britain.

Mr. D has not been in Greece for just four years, but he thinks that it's a lovely country and it is a great choice for someone to live and work, citing its perfect weather and its natural beauty (islands, mountains, etc). He states that it is very common for foreigners who visit Greece for vacations, to do business in Greece and stay for the rest of their lives. For instance in many Greek islands you may find shops, dealing with tourism, run by English people.

He would suggest for an immigrant who has a capital and wishes to start up a business in Greece that the first thing to do it is to get an accountant and deal with the bureaucracy, and after that to get customers. Otherwise he would advise someone to use a consulting service provided by a specialist or cooperate with someone local who knows the market. Moreover, it's also advisable to conduct market research of the business sector you are interested in to develop awareness of the best approaches. He believes that if someone has the talent, works hard and has the patience to work on the venture, they could succeed.

Mr. D states that he wouldn't change anything in his life. When he came to Greece things were easier but he is willing to work much harder now for his company. He states that the financial crisis has consequences in his job as everywhere else and things now, are much more difficult than last year, but he is still optimistic about his company's future.

THE WEB-ENABLED ENTREPRENEUR IN FINLAND (POSITIVE CHOICE MOTIVATION)

In the year 2000 a young man, Mr. L. from St. Petersburg arrived in Finland. He was about to get his master's degree in computer science and he was looking for job opportunities. Eventually, he gets job

offers from both Finland and the USA, of which he chose the Finnish one, because he found the culture in Finland to be more similar to his home country than the American. He started to work in a big company in the north of Finland.

There were no problems with the work permit and the company helped him to arrange the apartment, bank account and other practicalities. Until 2008 he worked as an employee in different multinational IT firms. Then in 2008 he started a business of his own with two of his Finnish friends.

Originally, the idea for the business started from the practical need of these two friends to have a tool to document and communicate their marathon running training records with each other. They were located in different parts of the world and were training for marathon together. These partners had an idea, but they did not have the technical skills needed to set up the net application. They needed the know-how of Mr. L. The net application created is mostly free for users. They can start an account of their own, plan exercise programs for themselves and then register the exercises done. What the web enables is to share the entries with your friends or the whole community and cheer the others on. The profit comes from the commercial part of the service. The platform can be used by the companies in their HR activities, and that is where the money comes.

Mr. L. had some previous experience on setting up a business. He had been living in Norway for a short period of time and started a one-man software consultancy, which unfortunately was not very successful. Therefore, he returned to Finland. But he feels that the experience that he gained from the first start up was very useful in the second start up. All three founders are now working for the company in Finland, and they have a subsidiary in Russia, which has four employees. The future looks good, and they are planning to expand.

In the start up process it was very useful to have a team of founders who all had bit different, but complementary skills. Mr. L. thinks that for them it was important to have also native partners in the team. The newly started company joined the local business start up society, which helped them to find new contacts and network with other entrepreneurs. IT skills are not culturally dependent unlike some other skills. Therefore, Mr. L. did not have any major problems applying his skill in a new culture. The business environment, of course, is a bit different between Russia and Finland but since Mr. L. has not had any previous businesses in his country of origin, there was no need to 'learn away' another business culture. He also thinks that learning the language is almost as important as networking when starting up

a business in a new country. Even if the world of information technology is boundless and international by nature, basic language skills of the country where you run your business are needed.

LESSONS TO BE LEARNED

This section we hope goes beyond a simple list of recommendations and provides a firm foundation for future development of entrepreneurial skills and capacity amongst immigrants within and beyond the European Union but also those considering moving within the EU and those who wish to become entrepreneurial in their home country. It will be of interest to policy makers who have moved from the short policy-makers report developed for the ELIE project into reading our full document, to regulators who aim to develop more effective and efficient bureaucracy and to teachers and examiners developing the curriculum in Modern Foreign Languages and in Enterprise Education.

LANGUAGE AND CULTURE

Language skills are vital: Many ELIE entrepreneurs noted that hard work was important but language skills were essential; a shortfall of language skills (sometimes amongst family members, rather than the entrepreneur themselves) can push some immigrants into entrepreneurship. Often they have made a success of their business, but may feel they had no choice in becoming an entrepreneur. We have also found that in many cases the types of entrepreneurship available are very limited where people have poor language skills. Furthermore, a lack of language skills was noted as a reason for an enterprise stagnating or even failing.

Language Classes for Immigrants: These could provide a useful route for signposting to advice for potential entrepreneurs amongst immigrant could help the development of many new businesses. Cutting of funds for language learning for immigrants may stifle entrepreneurship amongst new entrepreneurs who do not bring adequate speaking and written English skills with them.

Multi-lingual skills: these are an asset that more immigrants could usefully exploit. They can be useful for networking, for building bridges. Materials could be developed that signpost the range of ways in which language cultural skills can be developed into business opportunities.

Availability of official forms/documents in range of languages: this does not need to be a government-based initiative, but might perhaps be something got an entrepreneur to consider offering as a service. Inability to understand official documentation especially for people in language groups where there are not large populations is an issue. ELIE entrepreneurs often noted that there is a need for translation services to help with bureaucracy related to entrepreneurship, for immigrant entrepreneurs, but this could be as part of a one-stop online resource centre for immigrant entrepreneurs.

Language Qualification: The centrality of language skills to successful international entrepreneurship is highlighted, but so too are the limiting factors of modern foreign language qualification gained by young people. There are two factors here: the age at beginning to learn a language is critical, the earlier the better. However, many of the ELIE entrepreneurs arrived in their destination country with a school-leaving qualification in the relevant language. However, they found this to be inadequate in daily life. They said there was too much emphasis in school language lessons on spelling, writing and reading and not enough on speaking and listening.

Cultural skills and knowledge: These are essential to developing any quality of life as a migrant. Without cultural skill people do not find it easy to integrate and this is important. It was noted that language teaching also must incorporate popular cultural trends otherwise immigrants can miss things. This is a fact also noted in relation to the children of those immigrants who themselves do not engage with the language and culture of their new country. With both language and cultural skills it is easier for immigrants to either find work or to be entrepreneurial.

NETWORKING

This was a critical element contributing to success. Many entrepreneurs were able to exploit existing networks, some use online social networks, with LinkedIn and Facebook being the most commonly used online methods of developing and exploiting the advantages of networks. However, there is also a problem for migrants in that on arrival in a new setting their networks are often limited or restricted by lack of familiarity with the new environment, poor language skills, cultural barriers and the need to move around to find settled accommodation.

Network Development: As networks are critical to success in many businesses, there is a need for support and advice on this. We have found that formal networks are perhaps more open and accessible to new entrepreneurs and have a particular role to play especially as a motivation to become

independent set up own business and build a portfolio of customers at the initial stage of development. However, formal networks are extremely useful as a setting in which business is clearly the principle for the network. In many cases the formal network is also part of the process of the business opportunity. Many of our interviewees and case studies testified to the importance of networking with the local community. As shown, it helps in building trust, developing business opportunities and getting help and support, all needed in business relationships. Providing opportunities for new immigrants to network, or signposting effectively business networks such as Chambers of Trade and Industry or Business Support Groups are an important step towards helping people network.

Family support: Family networks are very valuable in supporting entrepreneurship. When family members are united and focused in a company's activity there is a great chance to have a successful and viable business as long as the decision making process is rational (would carefully planned be better here?). It is essential for a family business to combine older member's experience with the younger ones fresh ideas and passion for work.

Integration to the society: Integration builds trust and aids networking, which is important especially in knowledge intensive fields of business. Getting to know people, that is to say, networking is a good way to integrate to the society. Networking gives you an opportunity to both learn the culture you are living in and to advertise/promote your business. The more you know people the more you have also opportunities to prove that you are worth the trust.

Effective networking sales: Building successful sales networks require high language communication skills, leadership and team work organization. A particularly important element of success is the right choice of target segment of customers regardless of the country and offered them suitable offer which meet their expectations.

Application of online networks to business development: This is an area about which advice can be given and is clearly needed, along with online marketing. Networking is a key skill for entrepreneurs and there is scope for improving the use of social media such as LinkedIn and other, sector specific online communities. Many older people do not have the necessary skills to use social media within their business effectively or even at all. There is an urgent need for this aspect of skills training to be developed across the EU.

Network development and peer support: The experience gained from entrepreneurs in the same or similar field is useful and could be shared through business meetings or training seminars. Such meetings are often organized by Greek Chambers of Commerce and Industry in order to develop partnerships and present good practices to the participants. This is an ideal occasion to establish contacts among entrepreneurs. Similarly in Finland there are schemes for mentoring new immigrant entrepreneurs which are providing valuable support. Many ELIE interviewees cited this mentoring as critical to their success as an entrepreneur. Within the UK there were two interviewees who had been supported by a mentoring foundation, both said this was the only reason they had felt able to move into self-employment. The ELIE project finds mentoring to be a critical element to the development of entrepreneurship networks and skills. This is an area that needs coordination and development and could ultimately rely on volunteers with little funding after the initial planning, scoping and setup.

SKILLS DEVELOPMENT

This is an area that Higher Education could become much more involved in. The development and delivery of short courses for SMEs, or potential SME owners is an important and often neglected area. Some ELIE entrepreneurs found the only way they could get relevant training was to register for part-time degree-level study. The most positive experiences related to skills development were found amongst our Finnish cohort who had often had support from start-up courses specifically targeting immigrants and were as a result able to access start-up grants and ongoing mentoring for their new businesses. The role of the Greek Chambers of Trade and Industry was also valued by entrepreneurs, who had to register and were then invited to sessions that could support them. However, this support is available after the enterprise has started and was not specifically focussed towards immigrants.

Continuous development of skills for micro-businesses and SMEs: this is a neglected area but yet CPPD allows for flexible adaptation to current economic conditions, particularly in labour market situation. Evidence for flexible adaptation is Mr. W's professional development, with his initial qualification in mechanics, being followed by training as a cook as well and also becoming an economist. All of these skills play a part in helping him become a person who has been able to run effective business. Acquired skills can be used depending on the situation; the more flexible an individual's skills-base the greater the opportunities for entrepreneurship even in a new country.

Creative thinking skills: It is not necessary to start up a business that is directly relevant to your past employment or studies. However, people often lack the creative thinking skills to help them apply their knowledge to developing an innovative business. However, both short training courses and high-level studies can provide people with creative ways of thinking that lead them to successful and innovative entrepreneurship.

Creative / Performance skills: These types of knowledge can also usefully become entrepreneurial foundations but students in these areas are not taught to think beyond the 'teaching, performing, composing' careers. There is a need for work-based learning, entrepreneurial learning to move beyond business schools and become embedded more widely across HE. Alongside having a business within the creative sector Ms H and other creative entrepreneurs within ELIE have thought creatively about how their business can move into new areas of engagement. An example is Ms K who has set up a studio co-operative for other creative entrepreneurs as a result of establishing her own design studio. Learning activities that foster a creative approach may help develop entrepreneurial skills and focus. As with cultural / language skills (above) signposting for students can be incorporated into the ELIE learning framework.

Business Planning Skills: These are critical to building larger organisations, although less essential perhaps is start-up companies and smaller organisations. Dr S believes these can be taught amongst immigrant communities and alongside language skills would help move immigrant entrepreneurs up from a restricted model of business to a more open one.

Business Skills: Accessible training in business skills advice can prevent entrepreneurs making costly mistakes in the early stages of a business. However, to be accessible to immigrants this might need to include advice in native languages, perhaps through leaflets or online, or delivered alongside language classes for immigrants.

Business Start-up courses for migrants: where ELIE entrepreneurs have had access to this type of support they report it being an excellent means of developing a business idea and it seems to also provide the impetus needed to take the first step into entrepreneurship- to see if the idea is viable.

Graduate Awareness of Entrepreneurship: Outside of business schools entrepreneurship needs champions and also structures within teaching and learning to embed an accurate picture of entrepreneurship so that students realise entrepreneurs are 'people like me' and can see routes into

entrepreneurship that will exploit the hard skills they have learned in HE. This is very important in STEM related areas, as these types of knowledge can lead to high-value business opportunities and ELIE UK worked with several entrepreneurs in this category who are exploiting their knowledge to develop green technologies and ICT –based companies.

ICT Skills: The benefits of good ICT skills and access to the Internet are well-illustrated here. These enable small entrepreneurs to source supplies at a competitive price. Many people arriving from developing countries have not previously had access to ICT and so need to learn how to use the technology. Increasingly business is done online (tax returns for example) and without these skills people will find it increasingly hard to manage their business interests. Much business is done via the Internet and PCs nowadays and rapid changes mean that even people who are familiar with a PC will need opportunities to update their skills. However, IT-based or web-enabled businesses have much potential. In the case of an online shop although IT skills are needed the costs are low for the start up. Developing new training and signposting to training for the development of Web-enabled entrepreneurship would be a positive step towards enabling many more people to exploit such opportunities.

Lack of ICT knowledge was an important area noted by Mrs KC amongst many others. She felt that if she could develop ICT skills it would greatly improve her business. She did not know how to access relevant training for entrepreneurs in this area. Signposting of such training and the development of ICT-related training for SMEs is an important area to develop.

Online Marketing Skills: In the EU the internet is used widely, and it is an excellent tool to promote a business. If the entrepreneur does not have the necessary IT skills he/she should seek training to develop skills and also should remember that the Internet and ICT generally is a rapidly developing area, so regular skills updates are required so that entrepreneurs do not suffer from a skills-gap. However, there is a shortage of provision of such courses which again Further and Higher Education providers are not consistently filling.

Management skills: Those are crucial in order to effectively and efficiently run a business. It is possible to use external services, that specialize in certain areas (e.g. renting dental equipment) but this solution is in a long-term more expensive comparing to operating independently. There is a need for training provided by reputable providers such as Higher Education institutions.

Skills and Entrepreneurship: Practical skills are a great asset in establishing entrepreneurial activities. Many economies suffer from shortages of people trained in more traditional trades. However, for an immigrant to be successful in establishing such a business in a new country they need language skills alongside their trade. Many of the skilled entrepreneurs within this project had partners who were English and this was an enabling factor in them succeeding, through helping with forms, paperwork, language and networks. This type of support can be provided by a range of agencies but all needs signposting so that people are aware of how to get help.

Flexibility: Entrepreneurs need to be able to adapt to changing situations and to spot opportunities. There are skills and knowledge that can be applied to this including developing techniques for identifying interests that can become business opportunities, the ELIE training materials should contain a skills audit tool.

Application of Caring Professions to Entrepreneurship: Nursing, physiotherapy, teaching and other professions all offer routes into entrepreneurship that are easily overlooked. Other ELIE social entrepreneurs also had similar skills-sets that they had applied to entrepreneurship but they found this route by accident and were not really aware of the opportunities that are available. CPD on entrepreneurship and mentoring for older people who may have lost their jobs in this type of profession would help transfer more into entrepreneurship

Student Entrepreneurs: Entrepreneurship is potentially something students can engage in alongside their studies. However, while Business schools may offer teaching that supports entrepreneurship this is less common in other departments (a point noted by Dr S and Mr H) and this is an area for development. Miss M was able to spot the potential because she had a parent who was engaged in entrepreneurial activities and also had a portable skill. However, there is no doubt that other students can also develop entrepreneurship while studying. We have cases of events management, iPhone applications design, recycling of clothing and recycling of furniture, all developed by students while studying. The benefits and potential of entrepreneurship education across universities need a higher profile. Students also need to be aware of how they can exploit their own skills to earn money while studying.

ADVICE AND INFORMATION

A key issue was the invisibility to migrants, even to those with excellent language skills, of advice and support for people interested in entrepreneurship. An important source of advice for potential and

actual entrepreneurs, across all partner countries, was independent accountants. These provided a wide range of advice, access to local knowledge, understanding of bureaucracy and other matters alongside more general accounting service. As many accountants are themselves SMEs they may not be linked in to sources of information such as the ELIE project, but yet they have a vast reservoir of knowledge. Accountants were greatly valued and their skills and knowledge could be made better use of by governments and business development agencies.

Accessible information about entrepreneurship: In many cases necessary information can be found when somebody knows where to search for them and is able to speak local language. As sometimes there is little support from the public institution in this area a useful work is done by the non-government organizations. However these sources of information and support are not always visible to entrepreneurs.

Mentoring of new entrepreneurs: Having a source of advice or support from someone who has experience of the issues facing immigrant entrepreneurs is very beneficial in encouraging new ventures and also for of those considering entrepreneurship where it may be helpful in providing additional impetus for a start up, or in ensuring that a business idea can be successfully formulated into an effective plan.

Targeted Advice: There needs to be specific advice for younger people who want to start in business. This needs to be accessible and 'bite-sized'. Moving an ethnic business into the wider market can lead to great success but for older immigrants the paths to achieving this might not be clear. Specialist business development advice, perhaps in the mother tongue, might assist here.

External Sources of Advice: Lack of knowledge of local language and knowledge of business conditions in the country limits access to different kinds of help for start-ups and business development. There are various schemes available for new entrepreneurs such as incubators, pre-incubators, technology parks and founts of business angels. However, if potential entrepreneurs are not aware of these then they cannot access them. Lack of knowledge inhibits the effectiveness of applying for European Union support programs and grants for start-ups and developing new business. Entrepreneurs need advice on a wide range of issues, including such topics as recruitment, retention and staff training. Signposting is the key to enabling entrepreneurs to know where such organisations are and what they can access via such groups.

There were a number of more general issues with business regulation that could be seen as applying to all businesses within a sector or a country, but there were also a set of issues specific to immigrant entrepreneurs that are reported here.

Food Industry Regulation: Mr WY noted that the regulations within the food industry are difficult for people who do not speak the language of the country where they are based and can cause confusion. This highlights the need for spoken and written language skills in order to succeed and links back to translations being available.

Equality: During the ELIE project we had mainly positive experiences reported regarding the attitudes of local population to migrants in their communities. However, there were cases where entrepreneurs in all the countries felt that their status as migrants led to authorities being more strict in the interpretation of regulations. The authorities should treat everyone equally. Sometimes the immigrants feel that even stricter obedience of rules is required than from others. It is also not so easy for immigrant entrepreneurs to know about all regulations, as Mr. H. found out when he was starting his first business. Especially in restaurant business there are lots of different rules for health, safety, alcohol etc. to follow. In Poland the following specific barriers to entrepreneurship for immigrants were cited; foreigners are only allowed to establish companies that operate in partnership; it is impossible to establish a company while having an short-term (usually 6 month period) visa (and we believe that short-term visas are a problem in all EU countries, where migrants are from outside the EU). The business registration process is very long and difficult (this issue was not specific to Poland, with some participants complaining of bureaucracy in Greece too). There is very little or no support from officials during the process of registration; there is not a specific registration process in the UK for SMEs so this issue was not relevant in that setting.

Bureaucratic barriers: Even with the best attitude and will to run a business abroad it is very difficult to overcome some bureaucratic barriers, such as time consuming procedures, impossibility to contact with the authorities by phone or e-mail, offices that are based in several locations and require a personal visit in order to register. An examination of the processes for establishing an SME needs to be undertaken in all EU countries so that a more streamline system can be established to facilitate entrepreneurship.

Complying with Regulation: Good knowledge of regulations allows avoiding unfair contractors as well as complicated and risky contract terms. Awareness of changes of regulations allows entrepreneurs to quickly adapt to new economic conditions and avoid paying penalties. Knowledge of loopholes in the regulations allows for the legitimate reduction in the tax burden. Development of investment by immigrants is hampered by complicated regulations. Knowledge of language and centralised information about country-specific general procedures for starting in business to inform immigrants and indeed any potential entrepreneur need to be urgently developed. Some countries have capital requirements, others have regulation requirements, some countries offer grants or inducements to open a business, taxation regulation is not uniform even within the EU for all of these reasons a central point of knowledge on such matters would be of great use in encouraging mobility and entrepreneurship.

INVESTMENT IN ENTERPRISE

One of the key barriers to entrepreneurship was the understanding that capital was required in order to start up a business. Many students who liked the idea of working for themselves were led down the path of thinking this could never occur unless they could obtain a large capital sum from a bank or a television competition. However, many ELIE participants started out by investing only time and effort not money, and indeed, often did not consider themselves to be entrepreneurs because they had not invested money in their enterprise, suggesting that the mental barrier of capital availability to developing awareness of entrepreneurship is insidious in its impact. Nevertheless, there are sources of funding available, and also there are entrepreneurs who arrive in a new country with funds to invest but may not know just how or where to invest their capital. There is therefore, a knowledge gap here between potential entrepreneurs and the sources of funding.

Team entrepreneurship: this is a good option for an immigrant entrepreneur with special knowledge or skills. Native co-founders of the business can bring the cultural knowledge and increase reliability of the company in the eyes of potential customers. At best, they also have some local contacts.

Buying into a business: If you are interested in becoming a business owner buying an existing business is an option to consider alongside that of starting a new business; this is an even more relevant option now, when the large post-war born generation is retiring from working life and the current economic difficulties make taking on and developing an established business a good option.

Vision and financial capacity: The current economic crisis provides an opportunity for buying companies from those who are retiring or who need additional funds through recruiting a partner. For those with money to invest these are entrepreneurial activities. The economic climate also provides opportunities set up a new company. It is a matter of rapid adaptation to new economic conditions.

Specialist Knowledge: Increasingly specialist knowledge such as that helped by Mr G is required in accession countries as they wish to trade with the wider EU. This offers business opportunities for individuals prepared to move into accession countries. Many of our specialist knowledge businesses required no or minimal capital investment to start up; they were several times described as 'spare-bedroom' businesses, as a spare bedroom provided office space in the initial stages.

Business start-up grants for migrants: These are a valuable investment for any country wishing to generate entrepreneurship. The support of new businesses is important in encouraging people to take the first step and gives businesses a cushion during its early development.

Charitable Foundations for Entrepreneurship: There are many sources of finance outside of government grants and bank loans that immigrants and others are not readily aware of. These are funds offered by major companies such as Shell Petroleum, charities such as The Princes Trust and many other sources. A central point of information is needed to make people aware of these funds and offer support in applying.

Investing Entrepreneurs: This group bring significant wealth with them to their new country but investment in business is not always their first option, Mr and Mrs VC were not initially planning to establish a business and this is the case with a number of other entrepreneurs interviewed for the ELIE project who arrived in a new country with funds to invest. However, in contrast, Mr T (from Poland) sold a chain of nightclubs in his home country order to fund a new venture in the UK, buying up properties that include shops (of which he owns nine) and houses and letting these shops out to other Polish entrepreneurs. This suggests that there is scope to encourage entrepreneurs to move around the EU and develop opportunities for themselves and others.

Informal Finance: As banks and financial institutions demand three or even five years residence in a country before they will lend to a new business some ELIE participants borrowed funds from family members, other borrowed from within their community. This can lead to people paying excessive interest charges and could potentially be problematic in terms of loan sharking amongst migrant

communities as well as excessive and inflexible repayments meaning a business might be more likely to fail when times are hard.

Portfolio entrepreneurship: this is sometimes an efficient way to minimize the risks that are caused by variations in demand and can help limit the amounts if investment required.

OTHER FINDINGS

These last few lessons learned from the many participants in the ELIE project were common across all partner countries but do not fit easily into the above categories.

Hard work: Many potential entrepreneurs do not realise how hard they will have to work to establish the business and this could be a cause of failure. Potential entrepreneurs need to be aware of the work their project will involve and need to learn strategies to cope with this. It is also useful if they have a mentor who can advise them during the initial stages, as the mentor will have experience of the levels of work needed.

Gender: It is possible for a woman to succeed in “traditional male” businesses and roles. Mrs. E led the business because of her good language skills; Mrs. L. was able to break down prejudice against women in the construction industry through developing specialist knowledge and providing excellent service and quality. However, for some women from cultural backgrounds where high levels of conformity are the norm it can be difficult for them even to consider entrepreneurship. In such cases mentoring is one of the best solutions to developing under-represented groups into entrepreneurs.

Part-time entrepreneurship: this can be a good solution when you want to spend more time in other activities than work. In this case, it enabled Mr. B. to continue working with the interesting projects he had going on, but offered him also some extra time with his family and hobbies.

Social Positives of Entrepreneurship: The benefits of entrepreneurship as a means of providing a work-life balance either to allow people time to manage family as in the case of Mrs C, or to provide time for other pursuits are not often mentioned.

Social Entrepreneurship: This is an opportunity that is sometimes overlooked amongst immigrants but is increasingly a significant area within UK provision of social and other services and provides a route for skilled immigrants to apply their knowledge to the benefit of their own and the wider community. It can

work very effectively as a way of reducing cultural barriers and increasing community cohesion as well as developing into enterprises with significant diversity within a portfolio which helps in coping with changes in funding.

Effective transfer of culinary tradition from country of origin: A careful analysis of the restaurant market and openness of local consumers for traditional food from other countries allows for effective positioning in niche market. Creativity can be also based on the transfer of traditions of the elements other culture. Food offers the widest range of opportunities for cultural transfer but many other culturally-specific traditions can be used as the basis for entrepreneurship in a new country including clothing, beauty products, traditional medicines', furnishings, crafts and music.

Analysis of market for business development: Business contacts in the country of origin: Competitive advantage can be achieved through the extensive business contacts in the country of origin. This helps to ensure reliable suppliers who are guaranteeing high quality products at good prices

Emerging Technologies: In developing learning materials for ELIE the complexities of the ways in which web-enabled entrepreneurship works for different types of business and different entrepreneurs must be recognized. Mr. S is not the only web-enabled entrepreneur within the study. Indeed, almost all of our entrepreneurs make significant use of the web and of these case studies Ms H, Dr A, Mr. WY and Mrs. C are all clearly web-enabled, with Mrs. C, Ms H and Dr A relying almost entirely on the Internet as the enabler that allows them to work in multiple countries, while being based in the UK. In the case of Dr A the older and somewhat less versatile social network, LinkedIn is also central to her methods of doing business. However, they are using the web alongside more traditional ways of doing business and also generally having web-based elements to their business (such as web design, voice recognition software). Mr. S is unusual in using only the web, and only the freely available web, to develop an entirely non-Internet based business. This is knowledge that some potential entrepreneurs could usefully exploit.

AND FINALLY

The case studies presented here show a very positive picture. Indeed, the ELIE participants were successful upon their own terms, were justifiably proud of their many achievements and provided the ELIE project team with an enormous amount of useful knowledge. However, they were not all successful entrepreneurs first time, or even second time. Some had tried entrepreneurship in several countries,

other had tried several times in the same country. Some had started different sorts of business before settling on one that worked. There is a need for there to be a route back to entrepreneurship. Punitive regimes for people who fail will prevent people trying again.

Business Failure: This can have a positive side, as people learn from mistakes, but there needs to be a route back into business. It was more common for people to try several times to start up web-based or highly technical businesses than other sorts of business, although retail had high levels of initial failure too. However, in these cases our interviewees reported that they learned a lot of valuable lessons from the failure.

CONCLUSIONS

This report forms part of the deliverables to Work-package one of the ELIE project: *The Lived Experience of Immigrant Entrepreneurs*. It can be read as a stand-alone collection of case studies, or alongside the companion reports, *Report on Work-package One of the ELIE Project* which covers the process and progress of the project, and the *Report for Policy Makers* that summarises our findings in ten pages. However, all three documents have come to the same conclusion. Migrants bring with them to their new countries many skills and abilities, vision and dreams. However these are made use of, whether in employment or in entrepreneurship these people are often an asset to their new country while being at the same time sometimes undervalued by the government of their new country and the people already resident there.

Unfortunately, often not enough effort is made to encourage migrants and others into entrepreneurship; there is a shortfall in signposting to advice, insufficient availability of language classes, inaccessible finance no or little availability of entrepreneurial skills development or CPD training for SMEs and most particularly there is a lack of longer-term support for new entrepreneurs via mentoring.

The ELIE project team will be making strenuous efforts to help lower the barriers to entrepreneurship and to celebrate and publicise the successes of immigrant entrepreneurs. This report and its companions are part of a wider dissemination process that can be followed via our project website.

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